

# ■ spotlight

November 2014 Vol. 46 No. 11



**2015**

**SHIFT**

A monthly publication spotlighting top producers of American Income Life, National Income Life and Union Heritage Life



**Roger Smith**  
President & Chief Executive Officer  
AIL & NILICO

# SHIFT

If you haven't heard, October was THE BEST month in American Income's history, with production of more than \$17,261,000! Year-to-date, we have more than 13 percent growth, and with a million dollars on the line for 15 percent, I believe we are going to hit it!

There's no other way to put it: I am so very proud of all of you, and you should be proud too.

I've said it before: I believe that God has blessed this Company. He gave us a way to help people and provide security in their lives, and do it honestly and with integrity. There's not a company in the world that does what we do for working families as well as we do.

We have all been blessed abundantly, and with those blessings comes even greater responsibility.

You know, the longer I live, the more I find myself recognizing simple truths – life lessons, if you will – in my day-to-day life. I bought a new car recently and I gotta tell you, I love driving it. It's fast and it's responsive. And I look good in it!

Okay, maybe I just feel good.

One of the things I like about the car is that it allows me the option to drive it in automatic or in manual, which gives me precise control over the way it operates. The reality is I like being in charge of those 7 gears.

One of the keys to getting the best performance out of this car is to recognize the optimum moment to *SHIFT*. If your timing isn't right, you may just remain at the same speed. Or, worst case scenario, you press the gas and don't *SHIFT*... you blow up the transmission. So you learn to find the sweet spot; that perfect moment when you apply the gas, hit the paddle, and the car responds with speed and power.

The lesson here is that there are times when we are stuck in our own mindset and routine, and we need someone to remind us, "Yo, it's time to *SHIFT* now," or we end up spinning our wheels... going nowhere fast.

Business Executive David Mahoney once said, "There comes a time you have to stop revving up the car and just *SHIFT* it into gear." Note that he didn't say "stop and back up" or "go a different way" he said "*SHIFT*, go, faster, NOW!"

And so I'm going to ask you to dig a little deeper. I ask you to *SHIFT*. In fact that is what our slogan is going to be for 2015. I don't mean *SHIFT*, as in change directions, but *SHIFT*, as in go faster, dig deeper. *SHIFT* to engage fully with what's in front of you.

In the world of professional auto racing, races can be won or lost based solely on the ability of the driver to *SHIFT* at exactly the correct moment, so the driver is able to get the necessary speed quickly. Ryan Newman, of the Stewart-Haas racing team, driving the #39 Quicken Loans Chevrolet SS, lost a race in 2013 at Las Vegas Speedway. He says it was solely because he missed one crucial up-*SHIFT* in what was a very tight race.

This is where we are today, as a Company, and it's a very tight race.

The late cartoonist Charles M. Schulz (the guy who drew Charlie Brown and Snoopy) once said: "Life is like a ten-speed bicycle. Most of us have gears we never use." Now, I know we're not race cars or bicycles, but we are spiritual beings residing in human bodies, which are perhaps the most wondrous machines ever created.

Our gear box is inside our heads. It's a manual transmission. You are in control. You get to decide what happens next. And whether you think of yourself as a 4-speed, five, six, seven, or 10-speed person, I guarantee that you have at least one, and probably many more gears than you think. You have reserves of power, speed, will, determination, and just plain guts that you have not even begun to tap.

We are headed in the right direction and the road ahead is clear. 2014 will soon be in our rearview mirror, and up ahead... well, it's time to *SHIFT* and bring this Company to the NEXT level, NEXT phase, NEXT gear, NEXT height, NEXT evolution. GREAT things are ahead for us in 2015. American Income WILL write more than \$200 million of ALP. Mark my words.

There is NO going back. There is no slowing down. The time is now to rev up our internal engines and *SHIFT* into high gear.

Are you with me?

Then let's GO!



## spotlight

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## sga career track

### New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).

## total bonuses paid out

This month AIL and NILICO paid a total of \$4,631,737 in bonuses. For more information on the monthly bonuses, turn to Page 30-37.

**Total: \$4,631,737**

## required retention rate

Effective Jan. 1, 2014, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed below are for *Spotlight* recognition only.

**Retention: 69.0%**  
**Net to Gross: 78%**

## dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Tuesday 12/23** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Monday 12/29**. eApp business excluded from the 7 day hold should be uploaded by **Wednesday 12/31** before 2:00 p.m. GST to count for **December** production.

## record breaker



**Mark Neilson**  
Personal Producer  
\$159,402 Net ALP  
for October

\*Read more on page 20

## correction



**Thames Nolan**  
Oldham-Bianchi  
1st Qualification  
\$62,973 Net ALP  
82.5 Ret

Thames Nolan was missing from the Founder's Club of September's *Spotlight*.

## code of business conduct & ethics

Torchmark and AIL/NILICO are committed to maintaining a business atmosphere and working environment based on honesty, fair dealing and sound business ethics. Please find The Torchmark Corporation Code of Business Conduct and Ethics by logging in to the Agency Resource Center at [www.aillife.com/arc](http://www.aillife.com/arc) or [www.nilife.com/arc](http://www.nilife.com/arc) and clicking the Torchmark Corporation Code of Business Conduct and Ethics link at the very bottom of the page. This Code of Conduct expresses the standards of integrity and business conduct that all Company directors, officers, employees and independent contractors must uphold and follow. The Code is provided to help you understand what the Company expects of you and should be read carefully.

## notes of importance

To encourage each self-employed PR Rep and PR Manager to save for their retirement, AIL/NILICO offers each of you an opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR Person based on your years of service. The rules are slightly different for U.S. and Canadian contributions. It is important to review the appropriate regulations for specific details regarding contribution funds in the UFCW 1518, OPEIU 277 and UNIFOR 247 union agreements. For more information, contact **Deborah Turner** at [dtturner@aillife.com](mailto:dtturner@aillife.com).



company records

pg. 13



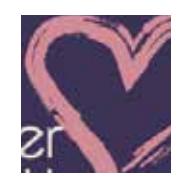
personal recruiting results

pg. 14



SGA aces

pg. 16



closer to the heart

pg. 17



SGA meeting

pg. 18



LOOK FOR ME!

## \*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2015 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2015 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Manchester Grand Hyatt in sunny San Diego, California! The convention will be held May 14-17, 2015.*

# ★ AGENT TENURE BONUS ★

2014



## NO AGENT LEFT BEHIND

OCTOBER BONUS PAYOUT: **\$348,500** OCTOBER BONUS QUALIFIERS: **356**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Taylor Adolph	\$1,500	Craig Gutman	\$1,500	Mary Myers	\$1,500	Somprathai Sopha	\$1,500
Haitham Almhana	1,500	Bruce Hale	1,500	Nicholas Neari	1,500	Shana Spears	1,500
Alisha Anderton	1,500	Megan Haynes	1,500	London Nelson	1,500	Jason Swanson	1,500
Gil Arroyo	1,500	Chelsea Jackson	1,500	Terrance Norfleet	1,500	Zsolt Szirtes	1,500
Ricardo Benson	1,500	Tore Jacobsen	1,500	Jacob Novicki	1,500	Richard Tabanji	1,500
Gordon Biggums	1,500	Kenneth Jethrow	1,500	Joel Nunez	1,500	Toby Taylor	1,500
Aemarie Bracks	1,500	Nadira John	1,500	Tammy O'Brien	1,500	Pete Torres	1,500
Jameka Brooks	1,500	Mandy Johnson	1,500	Matthew Obringer	1,500	Alisi Tuifua	1,500
Joshua Butler	1,500	Mikaela Keifer	1,500	Michael O'Donnell	1,500	Juanita Uilelea	1,500
Michael Cain	1,500	Stephanie Kell	1,500	Eric Omerza	1,500	Richard Valentine	1,500
Darren Carter	1,500	Christopher Kelley	1,500	Michael Ondek	1,500	Robert Weaver	1,500
Fernando Cazares	1,500	Jordan Kness	1,500	Elaine O'Neill	1,500	Travis White	1,500
Amy Chapman	1,500	Junbin Koh	1,500	Todd Onstott	1,500	Wei Xing	1,500
Christopher Chulock	1,500	Keith Kreyling	1,500	Christabel Ornelas	1,500	Sherry Aikens	1,250
Sean Crampton	1,500	Matthew Kurey	1,500	Thomas Osborn	1,500	Alicia Albright	1,250
Eric Credle	1,500	Zachary Lakatos	1,500	Jacquan Persley	1,500	Fahima Ali	1,250
Hamilton Cribbs	1,500	Moshe Laor	1,500	Colin Quigley	1,500	Alisha Armand	1,250
Craig Deeken	1,500	Jeremy Lehman	1,500	Jodi Raymond	1,500	Michael Ashton	1,250
Gregory Del Vecchio	1,500	Rebecca Lewis	1,500	Lydell Reed	1,500	Erik Bertsch	1,250
Jessica Devault	1,500	Edin Ljuca	1,500	Steaphen Richardson	1,500	Luke Biereonwu	1,250
Tyler Disch	1,500	Jessica Lowry	1,500	Jeri Rivero	1,500	Anse Blake	1,250
Emily Duykers	1,500	Yaroslava Lutso	1,500	Winfred Robinson	1,500	Alex Boachie	1,250
Juan-Daniel Florez	1,500	Jennifer Martinez	1,500	Anita Rogers	1,500	Kevin Bomar	1,250
Daniel Franke	1,500	Michael May	1,500	Christopher Ross	1,500	Andrew Borg	1,250
Sophia Gibson	1,500	Kervens Melidor	1,500	Whitney Roth	1,500	Shari Browder	1,250
Kenneth Gipson	1,500	Thomas Moore	1,500	Lamont Sheppard	1,500	Anthony Burke	1,250
Jessica Gomez	1,500	Nicie Moten	1,500	Suzanne Sigler	1,500	Ranjana Chopra	1,250
Jamesha Gross	1,500	Michael Mullett	1,500	Shaun Smith	1,500	Patricia Cifone	1,250
Reginald Guercin	1,500	Harold Murphy	1,500	Heather Sons	1,500	Marissa Cobb	1,250

► Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.

► This bonus will be effective after January 2014 AP&P Reports have been run. First payment with new guidelines will be in February 2014.

► Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

\*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Jackson Correia	\$1,250	Randolph Smith	\$1,250	Carlos Frazier	\$500	Brandon Perry	\$500
Stacy Cortez	1,250	Dolly Sommer	1,250	James Frese	500	Clarissa Peterson	500
Amysha Craig	1,250	Philip Spicer	1,250	Laura Frew	500	Eric Pratt	500
Edward Crocker	1,250	Heulett Suggs	1,250	Eric Fuller	500	Chad Price	500
Patricia Culty	1,250	George Taramas	1,250	Richard Gaffney	500	Trina Prince	500
Laura Dennee	1,250	Brenda Thomas	1,250	Taylor Gaskin	500	Donrie Purcell	500
Justin Diaz	1,250	Janae Thomas	1,250	Joshua Gassman	500	Nicholas Purdue	500
Patrick Dorazio	1,250	Kaloni Tohi	1,250	Kaprice Glover	500	Janille Ramsey	500
Nikita Edgar	1,250	Pau Touta	1,250	Joshua Graham	500	Ibrahim Rasheed	500
Joyce Elkins	1,250	Robin Tryzbiak	1,250	Stuart Gray	500	Jason Regan	500
Sarah Ferguson	1,250	Michael Tupou De La Vara	1,250	Karen Hamilton	500	Lori Rising	500
Ryan Folck	1,250	June Walker	1,250	Asiguy Haugabook	500	Marcel Roane	500
Alexander Friedman	1,250	Michelle Lee Watson	1,250	Clarence Hayman	500	Lorenzo Rocco	500
Bryan Galligan	1,250	Kimberly Wenzel	1,250	Amanda Heilman	500	Christian Rodriguez	500
Lee Galtman	1,250	Erik Wheatley	1,250	Philip Herman	500	Varitza Romero	500
Juan Gutierrez-Nunez	1,250	Cursta Williams	1,250	Andrew Hieber	500	Tiffani Ronda	500
Ana Haisila	1,250	Lori Williams	1,250	Heidi Holt-Peel	500	Anna Rudman	500
Reginald Heard	1,250	Derrick Wright	1,250	Shelby Huff	500	Aleksandra Salamonska	500
Paulette Holland	1,250	Nicholas Abbass	500	Hinalei Hukehuke	500	Benjamin Salyers	500
Sable Houck	1,250	Crystal Adams	500	Irving Jackson	500	Rachael Santee	500
Joannah Irvin	1,250	Thomas Agee	500	Kelsi Jewell	500	Joshua Schofield	500
Edclaye Joiner	1,250	Angelique Albert	500	Brittany Jhu	500	Brittany Schossler	500
Delicia Jones	1,250	James Alexander	500	Daniel Karris	500	Randy Schubert	500
Gary Jones	1,250	Thbeni Amin	500	John Keslar	500	Thomas Shanahan	500
Yves Joseph	1,250	April Anderson	500	Firuz Kodirov	500	Christopher Shuman	500
Chad Kaczinski	1,250	Jaesha Benjamin	500	Mariusz Kulaga	500	Ceaser Silva	500
Jonathyn Kenniger	1,250	Jonathan Black	500	Simon Lee	500	Erica Simpson	500
Kyle Kmiecik	1,250	Renada Bogan	500	Trey Leeder	500	Tonya Sims	500
Ronald Lackey	1,250	Michelle Budd	500	Delphine Leonard	500	Lauren Smalley	500
Orema Lee	1,250	Leo Burge	500	Alexcus Lethcoe	500	Jason Smith	500
Nella Lejeune	1,250	Maria Carson	500	Salelani Leuta	500	Michael J Smith	500
Kera Ludwig-Monroe	1,250	Kathrine Carter	500	Antonio Lipscomb	500	Shundreka Smith	500
Thomas Lypps	1,250	Hector Casillas Valdivia	500	Douglas Lloyd	500	Ashly Starn	500
Suzette Mangol	1,250	Frank Cekus	500	Virginia Lopez	500	Daniel Steinberg	500
Michelle Martinez Aviles	1,250	Erin Chesteen	500	Dana Lynch	500	Shay Stephen	500
Claudia McDaniel	1,250	Molly Chez	500	Lisa Magaw	500	Marie St Germain	500
Noah Miller	1,250	Hyunchul Chung	500	Desiree Martin	500	Bryon Sturgill	500
Jessica Moffitt	1,250	Robert Cook	500	Brandi Martindale	500	Susan Sun	500
Alaa I Mohamed Khalil	1,250	Ian Corn	500	Ericka Martinez	500	Jamie Tan	500
Toni Mussara	1,250	Deanna Cruz	500	Lorena Martinez	500	Mele Taufa	500
Vincent Nicaastro	1,250	Jessica Cuff	500	Robert Martinez	500	Tovaughna Tipton-Adams	500
Lisa Normile	1,250	Peter Cullinane	500	Joseph McArdle	500	Asenita Tiseli	500
Adeola Obasanya	1,250	Krystal Dalton	500	Brittany McGee	500	Roberto Torres	500
Mitchell Pfeffer	1,250	Denisia Davis	500	Simona Means	500	John Turner	500
Brenda Pilkinton	1,250	Zachary Davis	500	Samaiya Minor	500	Zachary Vance	500
Deana Plaster	1,250	Vanessa Delery	500	Ricky Mizell	500	Andrea Villalva	500
Gregory Pomeroy	1,250	Samuel Delevoe	500	Stephanie Monroy	500	Joshua Wallman	500
Levi Porto	1,250	Luke DeWitt	500	Graham Moore	500	Josie Ward	500
Nicholas Prefontaine	1,250	Adam Dhalai	500	Danny Morales	500	Sanjae Watkis	500
Yvette Quintana	1,250	Mario Diaz-Rivera	500	Darrielle Morris	500	Huihann Wee	500
Tonia Reaves	1,250	Esteban Doria	500	Andrew Mueller	500	John Wegman	500
James Resch	1,250	Kevin Dotzel	500	Matthew Newell	500	Tom Weller	500
Kristen Rich	1,250	Jyvon-Luc Doucet	500	Jon Nielsen	500	Roberta Whitman	500
Lisa Richards	1,250	Brian Ellerbe	500	Katarzyna Nowak	500	Anthony Williams	500
Amanda Rosales	1,250	Chagai Englender	500	Ryan Orloski	500	Benjamin Wilson	500
Vicki Schettler	1,250	Lauren Eureka	500	Ardeshir Ostowari	500	Kiera Winslow	500
George Shafiek	1,250	Kenneth Farris	500	Maria Pantalone	500	Steffi Wong	500
Farhan Shah	1,250	Ryan Fickert	500	Nathan Park	500	Henri Young	500
Andrew Siebert	1,250	Yairaniz Figueroa Ruiz	500	Tangataotiuana Pasikala	500	Matthew Zang	500
Austin Smith	1,250	Cristina Fox	500	Dilushi Perera	500	Pablo Zetina	500

# ANNIVERSARIES

**36 Years of Service**  
Donald Spohn, PR

**32 Years of Service**  
Josh Chalom, SGA  
Jim Surace, SGA

**31 Years of Service**  
Don Foti, SGA  
Cindy Furer, SGA

**28 Years of Service**  
Mark Bleier, AGT  
Irene Rurycz, PR

**27 Years of Service**  
Billy Sauters, PR

**26 Years of Service**  
Erik Graham, GA

**23 Years of Service**  
Rona Pileggi Spano, PR

**21 Years of Service**  
Robin Andrade, PR  
Chris LaFond, SGA

**20 Years of Service**  
Laurie Gruber, PR  
Laurie Onasch, PR

**16 Years of Service**  
Scott Sonnenberg, RGA

**15 Years of Service**  
Mark Gagliardi, PR

**Al-Karim Walji, AGT**

**14 Years of Service**  
Arthur Westergren, AGT

**13 Years of Service**  
John Farley, AGT  
JT Tasker, PR

**12 Years of Service**  
Philip Currie, AGT  
Ronald Friedlander, AGT

**11 Years of Service**  
Willie Hayden, AGT  
Eric LaBossiere, AGT  
Mike Sukhbaatar, AGT

**10 Years of Service**  
Dawn LeBlanc, AGT  
Brandon Teter, MGA

**9 Years of Service**  
Sabrina Lloyd, SGA

**8 Years of Service**  
Katy Shuman, PR

**7 Years of Service**  
Jennifer Holliday, MGA  
Kevin Holtz, MGA  
Karen Sessing, PR  
Amy Shui, AGT  
Eric Trautloff, GA

**6 Years of Service**

Andrew Aaron, MGA  
Justin Adams, RGA  
Lori Dacyk, MGA  
Dee Hettinger, PR  
Lacy Martin, PR  
Lleison Martinez, AGT  
Yadollah Pourjalali, AGT  
Bruce Viaje, MGA

**5 Years of Service**  
Adeyemi Akinade, MGA  
Derron Alexander, GA  
Scott Davison, MGA  
Lee Fivenson, PR  
Mark Glazer, GA  
Dawn LeBlanc, AGT  
Robert Nolan, MGA  
Jose Rubio, SA  
Patrena Smith, PR  
Ofa Tupouniua, MGA  
Cherri Xie, MGA

**4 Years of Service**  
Lynn Doolittle, AGT  
Alexander Dorey, GA  
Brian Jerome, AGT  
Kody Kramme, RGA  
Lamar Livingston, GA  
Raphael Musto, SA

Marc Salvaggi, MGA  
Anthony Simkovich, PR  
Bobbi Wiatr, AGT  
Amanda Zophin, GA

**3 Years of Service**  
Christine Barbour, GA  
Michael Gerstein, RGA  
Joseph Hagerman, AGT  
Mark Harhager, AGT  
Andrew McCarthy, RGA  
William Myatt, SGA  
Hakan Ozalpasan, AGT  
Jeffrey Pearce, AGT  
Hector Sartori, AGT  
Wendy Sotelo, AGT

**2 Years of Service**  
Ricardo Alanis, MGA  
Jorge Alvarez, MGA  
Jordan Arcuri, GA  
Christopher Botelho, GA  
Timothy Bugge, GA  
Kelvin Douglas, AGT  
Jeremie Dupuis, GA  
Lisa Guay, PR  
Hippolito Guerrero, AGT  
Nickoy Hylton, GA  
Garrett Iida, AGT

Joel Johnson, GA  
Sonja Koryhaio, SA  
Zoltan Krecsko, MGA  
Patricia Lambert, SA  
Julia Loboda, SA  
Lisa Martin, MGA  
Brett Maurice, GA  
Thomas Morgan, PR  
Michael Musso, MGA  
Erica Pagano, GA  
Brenton Patterson, SA  
Crystal Rodriguez, AGT  
Michael Russo, AGT  
Robert Schneiderman, GA  
Nicholas Scordos, GA  
Tracy Smith, PR  
Alexander Spooner, GA  
Cody Toth, SA  
Rosita Tumpap, AGT  
Brady Woldum, AGT  
Brian Zuzick, MGA

**1 Year of Service**  
Maria Fe Abad-Barte, SA  
Mickey Adkins, SA  
Armando Aiello, SA  
Eyad Awdi, SA  
Justin Barker, GA

Benjamin Bentley, AGT  
Karrie Bickford, AGT  
Kirk Brooks, SA  
Lytoni Brown, AGT  
Jill Canale, AGT  
LaKendra Carmichael, AGT  
Mario Casarez, AGT  
Andrew Chambers, SA  
Prem Chandra, AGT  
Scott Chrisman, GA  
Cory Clark, AGT  
Antolina Cuevas, AGT  
Thresa Davenport, SA  
Pablo De La Cruz, GA  
Yonatan delaCruz-Mota, AGT  
Michael Denton, RGA  
Matthew Engerman, AGT  
Taylor Foster, GA  
Rachel Gallagher, GA  
Marce Garbett, GA  
Summer Gonzalez, GA  
Jean Gordon, GA  
Meghan Grindy, AGT  
Kristie Guidry, SA  
Curtis Hawley, AGT  
Jeffrey Hazell, AGT  
Davelle Heath, SA

Angela Hess, SA  
Katie Heuer, SA  
William Hoffman, SA  
Jon Houser, SA  
Ulrich Jansen, GA  
Pennie Jansik-Keller, SA  
Matilda Jenkins, AGT  
Edith Jolley, AGT  
Staciee King, SA  
Wade LaFever, SA  
Kara Lallman, GA  
Kerlens LaRose, SA  
James Mabson, AGT  
Alipate Makau, AGT  
Jesse L Martin, MGA  
Beth McCall, AGT  
Kimberly McGuire, PR  
Anna Midowicz, AGT  
Rebyka Moyer, GA  
Alicia Olson, AGT  
Finbarr O'Mahoney, SGA  
Clara Paradis, MGA  
Laurekins Pardoovani, AGT  
Jun Park, SA  
William Parks, AGT  
Stephany Paz, AGT  
Myesha Perkins, SA

Loni Prewitt, AGT  
Joseph Quattrochi, MGA  
John Rainey, AGT  
Antonio Ramirez, GA  
Kelsey Roth, AGT  
Michael Russin, GA  
Mina Saadalla, AGT  
Arien Seemann, SA  
Jammarr Sessoms, SA  
Lelei Seumanutafa, AGT  
Erin E Smith, SA  
Paul Smith, SA  
Erick Snyder, AGT  
Monica Solis, SA  
Ruby Sotoza, AGT  
Kristi Stephens, SA  
Vanina Strickland, AGT  
Llesena Tejada, GA  
Brian Thornton, SA  
Mary Joan Tollibao, AGT  
Constance Tuiteleapaga, SA  
Christina Walker, SA  
Frances Walker, GA  
LaToya Walters, AGT  
Joseph Wasswa, SA  
Victor Zavaleta, SA

NEW  
SGA



**Bill Myatt**  
Oklahoma  
November 3

Bill has been with AIL since 2004, prior to which he owned several small businesses and worked in retail. He says that he developed a serious interest in the SGA opportunity after witnessing the success of his former associates at the Brandon Cooley Agency: SGAs Chad Panzer, Jared Cleckner and Corey Neff. Bill believes his strength lies in his ability to build professional and personal relationships with his team. "It's important to motivate people as well as hold them accountable." Bill is the father of an adult son and daughter and makes his home in Tulsa.

# PROMOTIONS

**State General Agent**  
William Myatt

**Regional General Agent**  
Devon Chapman  
Michael Denton  
Spencer Rowland  
Daniel Vilas  
Martha Zelaya

**Master General Agent**  
Ricardo Alanis  
Katelyn Anderson  
Susan Bedrossian  
Luke Bressler  
O'Neil Cooper  
Javier Diaz  
Winston Hills  
Stacy Hollingsworth  
Jennifer Jantzen  
Michael Joseph  
Harry Kochi  
Kayla McIver  
Mia Mitchell  
Erin Nicole  
Duni Olusegun

George O'Shea  
James Smith  
Adam Stowe  
Soonalote Taogaga  
Joy Vann-Austin

**60% General Agent**  
Angela Bauer  
Gordon Biggums  
Colton Capps  
Donald Felix  
James Frodyma  
Bryan Hamrock  
Vinecia Moore  
Jessica Napiza  
Rene Ortega  
LaMorris Reynolds  
David Robinson  
Geddes Robinson  
Emily Scott  
William Soulier  
Tyler Storie  
Kingsley Ke-Eh Tazinya  
Nicholas Triantafyllidis  
Wanda Williams

**57.5% General Agent**  
John Bacaron  
Andrew Chambers  
Caroline Chambers  
Patricia Cicerale  
Frank Cordaro  
Eric Credle  
Delmy Diaz-Cervantes  
Samantha Earle  
Jeremy Gibson  
Frank Guarascio  
Travis Henderson  
Nickoy Hylton  
Immacula Jacques  
Ulrich Jansen  
Rayleen Kama  
Esmond Kaopuiki  
Christian LaBoy  
Kara Lallman  
Carl Lindsay  
Denville Loney  
Demitrius Lucas  
Mele Makau  
Reinaldo Martinez

Heather Miller  
Murray Nagler  
London Nelson  
Joshua Randolph  
Alicia Rodriguez  
John Sola  
Llesena Tejada  
Ronald To  
Kunlin Zou

**55% Supervising Agent**  
Gina Ammons  
Gloria Burris  
Crystal Camacho  
Denis-Michael Catalano  
Elmer Delgado  
James Frese  
Trishia Gaines  
Erma Garza  
Kaprice Glover  
Peggy Gonzalez  
Matthew Halbmaier  
Denesha Huffman  
Michael Joshua  
Tze Teng Khoo

Jordan Kness  
Kerlens LaRose  
Robert Martinez  
Joseph McCarthy  
Thomas Moore  
Deana Plaster  
Yvette Quintana  
Amber Rundhaug  
Raudel Santos  
Patrick F Sullivan  
Nathan Sweet  
Shaun Thomas  
David Vigil

**52.5% Supervising Agent**  
Crystal Adams  
Victor Agurto  
Alicia Albright  
Meagan Arbic  
Sherifa Balboa  
Rasheeda Ballard  
Taraja Barnett  
Gregory Beilstein  
Christopher Bentley  
Luke Biereonwu

Anse Blake  
Luckey Boston  
Braden Buck  
Jacob Carroll  
Hyunchul Chung  
Charles Comer  
Deanna Cruz  
Brianna Curry  
Marissa DelSanto  
Leonel Deras Nochez  
Lindsey Dettwiller  
Philip Devlin  
Matthew Dubois  
Shelley Duck  
Uniqua Echols  
Christine Egashira  
Kenneth Farris  
Ruth Fields  
Ariel Fleming  
Thomas Fleming  
Juan-Daniel Florez  
Daniel Franke  
Laura Frew  
Bryan Galligan

Jenny Grant  
Lemao Hafoka  
Shauna Hannemann  
Gillian Harris  
Maria Hartigan  
Asiguy Haugabook  
Joshua Hays  
Sierra Healy  
Jim Hintze  
Christopher Holzwarth  
Grant Husted  
Jemari James  
Danielle Johnson  
Lashae Johnson  
Joseph Kanaan  
Kyle Kmiecik  
Junbin Koh  
Vitaliy Kononenko  
Zachary Lakatos  
Bobby Law  
James Lawson  
Orema Lee  
Michael Licata  
Bryant Logan

Dana Lynch  
Theresa Marcelissen-Zehr  
Morgan Marshall  
Brandi Martindale  
Danijela Matic  
Sione Maumau  
Michael May  
Simona Means  
Jenelle Melchior  
Arthur Menina  
Hussain Mir  
Stephanie Monroy  
Toni Mussara  
Kelly Nails  
William Neal  
Patrick Ngangyou Tchouchui  
Vincent Nicastro  
Conrad Nieh  
Terrance Norfleet  
Lisa Normile  
Prince Ntim  
Matthew Obringer  
Ardeshir Ostowari  
Todd Passan

Kenneth Pieri  
Levi Porto  
Alexandra Prater  
Andrew Pray  
Tracy Procyk  
Donrie Purcell  
Colin Quigley  
Jason Regan  
Samuel Reyes  
Jenny Reyes-Fernandez  
Chastity Richardson  
Ethan Rickman  
Tommell Rollins  
Patrick Rowe  
Anna Rudman  
Juan Saldierna-Vera  
Armando Salva  
Derek Sandilands  
Vicki Schettler  
Aden Schrock  
Jonathan Seguin  
Evron Simon  
Dewshanker Singh  
Sean Smith

Terrence Smith  
Ruth Socoy  
Philip Spicer  
Karla Stewart  
Marie St Germain  
Heulett Suggs  
George Taramas  
Robin Tryzbiak  
Michael Tupou de la Vara  
Pedro Yaquez Armenteros  
Whitney Vejvoda  
June Walker  
Alan Watkins  
Heather Watts  
Autumn Wilkins  
Benjamin Wilson  
Tammy Witcher  
Lisa Woodson  
Matthew Zang  
Xiao Zeng  
Pablo Zetina

★★★★★  
**ATTENTION**  
**MGAs**  
 ★★★★★

# MGA AGENT RETENTION — BONUS PROGRAM —



**Nicholas Moore**  
 \$4,750  
 Oldham-Bianchi



**Ofa Tupouniua**  
 \$3,250  
 Steve Friedlander



**Matthew Parks**  
 \$3,000  
 Surace-Smith



**Marisa Willgruber**  
 \$3,000  
 David Hausman

**October Bonus Payout: \$168,350**

**October Bonus Qualifiers: 170**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Nicholas Moore	\$4,750	Christina Barbee	\$1,500	Blake Higuchi	\$1,000	London Burnett	\$500
Ofa Tupouniua	3,250	Jordan Chalom	1,500	Alex Kae	1,000	Ari Bykofsky	500
Matthew Parks	3,000	Matthew Diulus	1,500	Scott Kim	1,000	Carl Carlberg	500
Marisa Willgruber	3,000	David Guzman	1,500	Patrick Knouse	1,000	Christopher Chovanec	500
Justin Adams	2,750	Marc Salvaggi	1,500	John Leggio	1,000	Cara DeFiore	500
Todd Glazer	2,750	Bobby Szwaja	1,500	Natalie Linker	1,000	Mark Dombrowski	500
Cynthia Schneiderman	2,750	Michelle Crowe	1,250	Tim McAdams	1,000	Yussuf Elzein	500
Sean Velasquez	2,750	Ryan Fickert	1,250	Rafi Nawabi	1,000	Gabriel Feldmann	500
Kyle Wrobel	2,750	Liam Flaherty	1,250	Duni Olusegun	1,000	Magda Figueiredo	500
John Conard	2,500	Michael Gerstein	1,250	George O'Shea	1,000	Aaron Friedlander	500
Harold Durana	2,500	Claude Harriott	1,250	Malay Prom	1,000	Daniel Hartwig	500
Paulo Miranda	2,500	Corey Helly	1,250	Paul Samra	1,000	David Hefflin	500
Angel Patryluk	2,500	Joshua Jackson	1,250	Craig Strompf	1,000	Hal Herman	500
Patrick Bendure	2,250	Jean Joseph	1,250	Steve Svendson	1,000	James Keefer	500
Michael Clemente	2,250	Avi Kauderer	1,250	Joy Vann-Austin	1,000	Beau Locker	500
Nasr Quadri	2,250	Jack Keiderling	1,250	Michael Williams	1,000	Michael Loidas	500
Syed Quadri	2,250	Kody Kramme	1,250	Martha Zelaya	1,000	Levar Morgan	500
Christopher Rodriguez	2,250	Sathnarine Kumar	1,250	Christopher Earle	900	Dorothy Niederer	500
Adrian Segalla	2,250	Zach Otto	1,250	Casey Kunash	900	Tina Phongsavath	500
Matthew Conrad	2,000	Arthur Sigler	1,250	Jessica Santamarina	900	Minh Phung	500
Corey Hallam	2,000	Brooke Spain	1,250	Christopher Akins	750	Humberto Quintero	500
Stephen Hill	2,000	Gevorg Yanukyan	1,250	Souleymane Bah	750	Doreen Ryan-Foti	500
Robert Kanaan	2,000	Britton Costa	1,200	Richard Barbour	750	Afta Saleh	500
Joshua Olin	2,000	Jorge Alvarez	1,000	Arie Davis	750	Preston Schmidli	500
Raymond Risucci	2,000	Brandon Baker	1,000	Ryan Hall	750	Krista Thieme	500
Marian Sertler	2,000	Ryan Bisanz	1,000	Michael Joseph	750	David Thornton	500
Jake Yagjian	2,000	Kayla Bisinger	1,000	Trevor Mayer	750	Alex Torruella	500
Brian Zuzick	2,000	William Brookshire	1,000	Ricardo Subero	750	Ho Tran	500
Michael Romeo	1,750	Mavrick Fredericks	1,000	Steve James	600	Jameetri Washington	500
Brian Welsh	1,600	Alexandra Graham	1,000	Patrice Amador	500		
Erin Allen	1,500	Jorge Guerra	1,000	Lorena Barriere	500		
Katelyn Anderson	1,500	Robert R Hamilton	1,000	Mark Beckford	500		

**HERE'S HOW IT WORKS:**

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 3-5 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 3rd month of tenure, the MGA gets \$250 bonus; in the 4th month, the MGA gets \$500 bonus; in the 5th month, the MGA gets \$1,000 bonus. All qualifiers listed achieved at least \$500 in bonus totals

■ **Direction**



**Domenico Bertini**  
 Vice President of  
 Field Operations

## Don't Get Stuck in Gear — SHIFT!

Everybody wants to be successful, but some of us get lost on the way to success, just like driving a car stuck in gear.

This is what I mean: have you ever looked up a word in a dictionary? Your intention might have been to go to the page of the word, but on the way you stopped to check out other words that caught your attention. The result: lots of sweat. The cause: lost in thoughts.

Let's take another example: have you ever gone to a grocery store with the intention of getting milk, cereal and batteries and walked out with 12 or 15 items, but no milk? The cause: lost in action.

A third example will drive the point home even more clearly. Have you ever sat down in front of the TV just to relax for a few minutes and found yourself two hours later engrossed in a movie, forgetting that you have a life? The cause: lost in imagination.

As the world grows more complex, there are going to be more chances to get lost in thoughts, actions and imagination. And if we get lost in simple tasks, how about more difficult ones such as the reaching of a goal, the management of a team, our careers? Don't get stuck in gear — *shift!*

The intention of the world is to distract us from walking the path of our success, so *shift!*

Heavyweight boxing champion George Foreman once said that "Success begins with a decision." I am going to add the word "Shifting;" "Shifting Decision." If you set your mind to reach a goal, you'll make certain that you reach it. You'll say no to all distractions, detours and time-wasting activities. It is the decision to be successful that helps you develop an internal guidance system that keeps you moving upward and onward, so add gears to your engine and *shift!*

Think about the dreams you had 10 years ago. What happened to them? What about the five-year goal you set five years ago? Where did it go, where did you go? What about today? Where do you want to be by the year 2015? Are you going to be part of the \$250,000,000 goal we have set for AIL? Are you going to be part of this history?

**“Are you going to be part of the \$250,000,000 goal we have set for AIL?”**

I read an interview of Sylvester Stallone once, and reflecting upon his own success he answered one of the questions saying, "I am not the smartest or the most talented person in the world, but I succeeded because I kept going, and going and going."

Those who go furthest and add more gears to shift their engines are the ones who achieve their success.

# CODES

Code – \$900 contract-to-date new agent

The minimums for recognition are:  
**SA & GA** – at least two codes during the month  
**MGA** – at least three codes during the month  
**RGA** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

## SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Duane Shaw	10	Sabrina Lloyd	Ricardo Galvez	3	Sabrina Lloyd	Elisabeth Musarra	2	Gigliione-Ackerman	Christina Pierson	2	Scott Rehberg
Jeffrey Gilliana	8	Sabrina Lloyd	Anna Pulit	3	Sabrina Lloyd	Rebecca Warrington	2	Gigliione-Ackerman	Nic Iagulli	2	Surace-Smith
Christina Meyer	8	Sabrina Lloyd	Justyna Sot	3	Sabrina Lloyd	Roosevelt Wilson	2	Gigliione-Ackerman	Benjamin Jerome	2	Surace-Smith
Chelsie Young	6	Sabrina Lloyd	Jayshaun Johnson	3	Chad Panzer	Steve Bryant	2	Steve Greer	Michael Kachenmeister	2	Surace-Smith
Jerricho Call	5	Sabrina Lloyd	Yonique Gordon	3	Williams-Zophin	Micah Emenike	2	Steve Greer	Travis Kovach	2	Surace-Smith
Alix Albright	4	Simon Arias	Derek Sandilands	2	Altig-Orlovic	Carmen Lindmark	2	Hancock-Taylor	Timetris Roberts	2	Surace-Smith
Joshua Krueger	4	Richard Correa	Whitney Vejvoda	2	Altig-Orlovic	Neil Washnock	2	Hancock-Taylor	Anthony Sava	2	Surace-Smith
Sandra Sandoval	4	Sabrina Lloyd	Kelli Perry	2	Simon Arias	Dewshanker Singh	2	Matt Henderson	Ashley Brunt	2	Brian Traboulay
Min Mitchell	4	Bob Olson	Laura McCurry	2	Slav Bitman	Tinley Kindy	2	Chris Hernandez	Scottie Leonard	2	Jeremy Welch
Richard Pazak	4	Bob Olson	Jared Cleckner	2	Jared Cleckner	Fareedah Omar	2	Sabrina Lloyd	Vernecia Shivers	2	Williams-Zophin
Juan Venegas	4	Alex Roland	Kimberle Spooner	2	Richard Correa	Jeremy Schroeder	2	Sabrina Lloyd			
Hirenkumar Patel	4	Surace-Smith	Stephanie Kell	2	Joseph Diecedue	Shanita Smith	2	Chris Lussier			
Kristina Moore	3	Altig-Orlovic	Todd Onstott	2	William Myatt	Mandy Meyer	2	Dorian Oldham			
Allison Cole	3	Richard Correa	Bryan Galligan	2	Laura Fisher	Sarah Ferguson	2	Oldham-Bianchi			
Julianne Seavo	3	Richard Correa	Paul Zuzick	2	Laura Fisher	Elizabeth Tompkins	2	Oldham-Bianchi			
Pauline Cresswell	3	Steve Friedlander	Alma Barriga-Gonzalez	2	Don Foti	Juan Saldierna-Vera	2	Bob Olson			
Christopher Pabon	3	Gigliione-Ackerman	Genesis-Jane Hall	2	Steve Friedlander	Simone Hunter	2	Chad Panzer			
Nelson Saladen	3	Gigliione-Ackerman	Lineti Pasikala	2	Steve Friedlander	Gil Arroyo	2	Theodore Pappas			
Brenton Patterson	3	Zachary Hart	Ritia Tokahere	2	Steve Friedlander	John Donovan	2	Theodore Pappas			
Michael Laramie	3	Isabelle Laraque	Taylor Black	2	Gigliione-Ackerman	Jennifer Escobar	2	Theodore Pappas			

## GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jason H Lee	15	Sabrina Lloyd	Steven Stensrud	3	Altig-Orlovic	Darrell Asbell	2	Altig-Orlovic
Robert Schneiderman	12	Sabrina Lloyd	Erica Fitzsimmons	3	Simon Arias	Thomas Duguay	2	Altig-Orlovic
Andrzej Sertler	11	Sabrina Lloyd	Tyler Worstell	3	Simon Arias	Dan Ikei	2	Altig-Orlovic
Enrique Sandoval	8	Sabrina Lloyd	Jerrard Brown	3	Brandon Cooley	Brett Maurice	2	Altig-Orlovic
Steven Rios	7	Sabrina Lloyd	Ramon Velasquez	3	Brandon Cooley	Benito Menchaca	2	Altig-Orlovic
Jesse Rennich	6	Simon Arias	Melissa Quintal	3	Joseph Diecedue	Kendra Orng	2	Altig-Orlovic
Gabriela Sime	6	Laura Fisher	Andre Hawthorne	3	Laura Fisher	Derek Woo	2	Altig-Orlovic
Marta Cunha	6	Gigliione-Ackerman	David Hendricks	3	Don Foti	Timothy Bugge	2	Simon Arias
Marcia Matthews	5	Brandon Cooley	Ruben Santillana	3	Steve Friedlander	David Chen	2	Simon Arias
Amber Dregalla	5	Richard Correa	Llesena Tejada	3	Cindy Furer	Cameron Cimino	2	Simon Arias
Oliver Zettas	5	Richard Correa	Morgan Lobello	3	Gigliione-Ackerman	Joseph Cruickshank	2	Simon Arias
Christine DiSanto	5	Gigliione-Ackerman	John McDougald	3	Gigliione-Ackerman	Daniel Dunham	2	Simon Arias
Craig Ebinger	5	Gigliione-Ackerman	Lisa Richardson	3	Hancock-Taylor	Sokol Fazliu	2	Simon Arias
Stephen Giddens	5	Steve Greer	Micah Focken	3	Zachary Hart	Brian Gilmore	2	Simon Arias
Kyle Lewicki	5	Mathew Hart	Matthew Bogle	3	Matt Henderson	Bernard Ballou	2	Slav Bitman
Aaron Dupras	5	Zachary Hart	Gretchen Crady	3	Chris Hernandez	Aldina DaRosa	2	Josh Chalom
Veronica Carrion	5	Bob Olson	Richard Johnson	3	Jamison Weatherspoon	Natalie Soboleva	2	Josh Chalom
Reynolds Akuamo	5	Theodore Pappas	London Nelson	3	Kyle Johnson	Barbara Seyoum	2	Samantha Chui
Jamie Cates	4	Jared Cleckner	Grant Myers	3	Dorian Oldham	Stephen English	2	Jared Cleckner
Moli Kaufusi	4	Steve Friedlander	David Rockway	3	Bob Olson	John Bacaron	2	Cohen-Cohen
Christian Fahey	4	Gigliione-Ackerman	Maria Aristy	3	Cisco Perez	Ran-D Baldwin	2	Cohen-Cohen
Leya Kirchstein	4	Chris Hernandez	Kevin Kyler	3	Scott Rehberg	Erik Graham	2	Cohen-Cohen
Heather Sons	4	Travis Moody	Joseph J Smith	3	Alex Roland	Mike Lade	2	Cohen-Cohen
Oscar Betancourt	4	Bob Olson	Bradley Gray	3	Imran Satti	Donald Felix	2	Brandon Cooley
Roneesha Johnson	4	Bob Olson	Nacole Newbold	3	Imran Satti	Shawn Horton	2	Brandon Cooley
Maresa Rone	4	Bob Olson	Robert Drake	3	Surace-Smith	Felicity Hammill	2	Richard Correa
Jaime Baez	4	Theodore Pappas	Adam Huck	3	Surace-Smith	Tyler Storie	2	Richard Correa
Mohammed Moalawi	4	Theodore Pappas	Nicholas Scordos	3	Surace-Smith	Zathia Zarza	2	Desi Dimitrova
Glaister Parke	4	Williams-Zophin	Daniel Walton	3	Surace-Smith	Leah Geiser	2	William Myatt
Noel Rose	4	Williams-Zophin	Ashley Wenning	3	Surace-Smith	Ricardo Grandt	2	Laura Fisher

## GA continued

NAME	#	SGA	NAME	#	SGA
Jillian Rooks	2	Laura Fisher	Mark Glazer	2	Theodore Pappas
Scott Montgomery	2	Don Foti	Mir Khan	2	Theodore Pappas
Roberto Navarro	2	Don Foti	Emil Mohareb	2	Theodore Pappas
Lesina Ah Sue	2	Steve Friedlander	Christopher Murray	2	Theodore Pappas
Mele Makaui	2	Steve Friedlander	Harrymarine Ramoutar	2	Theodore Pappas
Patricia Ciccale	2	Gigliione-Ackerman	Emad Fakhreddine	2	Byron Paz
Ryan Feehan	2	Gigliione-Ackerman	Alvaro Canales-Osorio	2	Cisco Perez
Dexter Phillip	2	Steve Greer	Matthew Bell	2	Philip Prata
Patrick Guthrie	2	Mathew Hart	Debra Dextradeur	2	Philip Prata
DeAnthony Hartman	2	Zachary Hart	Robert Brod	2	Scott Rehberg
Frances Walker	2	Zachary Hart	Cornelius Jones	2	Alex Roland
Reinaldo Martinez	2	Matt Henderson	Les Swain	2	Alex Roland
Matthew Cartwright	2	Chris Hernandez	Brent Bowling	2	Surace-Smith
Antonio Evans	2	Chris Hernandez	Nicole Sanders	2	Surace-Smith
Saba Atai	2	Marko Jankovic	Anthony Theriault	2	Surace-Smith
Demitrius Lucas	2	Kyle Johnson	Michael Shaba	2	Brian Traboulay
Jenna Valentine-Thomas	2	Kyle Johnson	Janet Buckley	2	Daniel Umbertone
Peter Gabranski	2	Chris La Fond	Bradley Bryan	2	Jeremy Welch
Oliver Nivaud	2	Chris La Fond	James Pratt	2	Jeremy Welch
Brandon Clark	2	Corey Neff	Fritznel Octave	2	Williams-Zophin
Michael Cirelli	2	Dorian Oldham			
Angel Martinez	2	Dorian Oldham			
Kyle Schimizzi	2	Oldham-Bianchi			
Susan Scott	2	Bob Olson			
Sandra Byrd	2	Chad Panzer			

## MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Zach Otto	33	Sabrina Lloyd	Matthew Turnquist	5	Richard Correa	Andrew McCarthy	3	Altig-Orlovic	Natalie Linker	3	Bob Olson
Marian Sertler	27	Sabrina Lloyd	Todd Glazer	5	Joseph Diecedue	John McGrath	3	Altig-Orlovic	Aaron McKenney	3	Chad Panzer
Ofa Tupouniua	13	Steve Friedlander	Ari Bykofsky	5	Gigliione-Ackerman	Jonni Ng	3	Altig-Orlovic	Drew Sharp	3	Philip Prata
Cynthia Schneiderman	13	Sabrina Lloyd	Jorge Guerra	5	Gigliione-Ackerman	Joshua Olin	3	Altig-Orlovic	London Burnett	3	Surace-Smith
Syed Quadri	12	Theodore Pappas	Larry Giddens	5	Steve Greer	Patrick Stenglein	3	Altig-Orlovic	Matthew Parks	3	Surace-Smith
Alex Torruella	10	Sabrina Lloyd	Andre Bent	5	Bob Olson	David Thornton	3	Altig-Orlovic	Patrice Amador	3	Hancock-Taylor
Ransey Vazquez	9	Bob Olson	Melne Lewis	5	Bob Olson	Christopher Costa	3	Simon Arias	Christopher Earle	3	Williams-Zophin
Matthew Diulus	8	Simon Arias	Angel Patryluk	5	Byron Paz	Avi Kauderer	3	Simon Arias	Henry Ingraham	3	Williams-Zophin
Brian Zuzick	8	Laura Fisher	Daniel Vilas	5	Cisco Perez	Carl Carlberg	3	Cohen-Cohen	Michael Musso	3	Williams-Zophin
Kyle Wrobel	8	Mathew Hart	Ryan Wilson	5	Philip Prata	Jamey Haugen	3	Richard Correa	Patrick Duray	3	Jason Young
Steven King	8	Zachary Hart	Jordan Chalom	4	Josh Chalom	Steve Swendson	3	Richard Correa			
Patrick Bendure	8	Surace-Smith	Krista Thieme	4	Jared Cleckner	Badum Maaloo	3	Nigel Crowe			
Erin Allen	7	Richard Correa	Sean Velasquez	4	Cohen-Cohen	Mark Hileman	3	Desi Dimitrova			
Corey Helly	7	Gigliione-Ackerman	Maria Soliz	4	Brandon Cooley	Christopher Akins	3	Laura Fisher			
David Wang	7	Bob Olson	Ryan Hall	4	Laura Fisher	Samneang Prom	3	Don Foti			
Ala Awad	7	Alex Roland	Mark Dombrowski	4	Gigliione-Ackerman	Doreen Ryan-Foti	3	Don Foti			
Robert Kanaai	7	Imran Satti	Brandon Teter	4	Jamison Weatherspoon	Anita Ferris	3	Steve Friedlander			
Emmanuel Villasenor	6	Brandon Cooley	Christopher Rodriguez	4	Kyle Johnson	Sharif Grays	3	Cindy Furer			
William Brookshire	6	Richard Correa	Jake Yagjian	4	Chris La Fond	Magda Figueiredo	3	Gigliione-Ackerman			
Stephen Hill	6	Steve Friedlander	Kayla Bisinger	4	Travis Moody	Corey Hallam	3	Gigliione-Ackerman			
Craig Stropmf	6	Cindy Furer	Mark Kukielski	4	Eric Neal	Jason Green	3	Zachary Hart			
Michael Gerstein	6	Gigliione-Ackerman	Raymond Risucci	4	Dorian Oldham	Beau Locker	3	Matt Henderson			
Evan Holzhauser	6	Gigliione-Ackerman	John Leggio	4	Theodore Pappas	Scott Sonnenberg	3	Matt Henderson			
Jack Keiderling	6	Gigliione-Ackerman	Shahab Mahdaveinejad	4	Theodore Pappas	Nicholas Engrav	3	Chris Hernandez			
Cara DeFiore	6	Chris Hernandez	Nasr Quadri	4	Theodore Pappas	Randy Teyssier	3	Chris Hernandez			
Bobby Szwaja	6	Theodore Pappas	Atta Saleh	4	Theodore Pappas	Jessica Santamarina	3	Jamison Weatherspoon			
Unique Hunnicutt	6	Alex Roland	Michael Denton	4	Scott Rehberg	Michael Loidas	3	Kyle Johnson			
Daniel Hartwig	6	Surace-Smith	Darron Hacker	4	Surace-Smith	James A Smith	3	Chris Lussier			
John Conard	5	Simon Arias	Ryan Bisanz	4	Brian Traboulay	Jimmy Tchen	3	Corey Neff			
Patrick Knouse	5	Slav Bitman	Jonathan Phillips	4	Jeremy Welch	David Schanuel	3	Dorian Oldham			
Monica Brown	5	Dorian Brown	Arie Davis	4	Williams-Zophin	Hal Herman	3	Oldham-Bianchi			
Carlos Arballo	5	Brandon Cooley	Blake Higuichi	3	Altig-Orlovic	Nicholas Moore	3	Oldham-Bianchi			
Brooke Spain	5	Brandon Cooley	Melinda-Rae Lyse	3	Altig-Orlovic	Sheila Downey	3	Bob Olson			

## RGA

NAME	#	SGA
Robert Janev	73	Sabrina Lloyd
Thomas Vena	17	Simon Arias
Paul Kelly	16	Steve Friedlander





**Susan Fuldauer**

*Vice President of  
Public Relations Field Operations*

## Get Your Paddles in Gear

Unbelievable! We are almost to the end of 2014, staring down Father Time. Have you noticed that as the year progresses pictures of Father Time, who began the year as an infant in January, have now morphed into an increasingly older, thinner, grayer, slouched, decrepit man? I think it's tragic to end the year looking like a haggard old man, needing the assistance of a cane. Translated into performance, that's not the picture I want to have etched into my brain.

I'm far from being worn out at the end of the year. Heck, *now* is crunch time! That's exciting! Time to get busy! Work like it's the last business day of the year. For our Public Relations team, it's the best time of year to build relationships and bring those well-trained gatekeepers some holiday cheer! It's not winter; it's the holiday season! Joy reigns supreme!

As we finish the 4th quarter, this is the final lap in our race to the finish. Roger Smith has chosen the perfect slogan for 2015: *SHIFT*. Now is the time to *shift* your paddles. For those of you like me who needed a definition of "paddles," these are the gear shifters on your steering wheel, if you happen to have a nifty high-end car.

You've had months to create and execute your plan for where you wanted to be right at this moment. You've spent time in those months honing processes, fine-tuning your skill set and getting primed for the grand finale, which is now. You are ready to make that shift at just the right moment to rocket to your finish, meeting and/or exceeding the goals you've set for the year. If you miss your timing and shift too late, you could stutter and lose your momentum, finishing farther back in the crowd than you had planned. Or even worse, not finish at all. But that's just not who you are. You are the AIL/NILICO Team PR! You are the top-notch AIL/NILICO Agency field force. You will streak through the finish line, leaving nothing on the table and others in your dust.

So, gear up for a strong sprint to the finish line. Keep your hands on the paddles, ready to shift into your highest performance gear, focused on the goal you set and then some. You have a choice to make every day a high performance mindset or stuttering to the finish line. I believe you will choose the high performance track and exceed your expectations with a checkered flag finish.

Yogi Berra said it best: "If you don't know where you are going, you'll end up someplace else."

Get in the right gear, be focused on the end game and don't let Father Time run out on you.



Closer to the Heart activity at SGA Meeting. Pictured are Laurie Onasch, Patti Morgan, Diana Crosby, Michelle Baxter, Susan Fuldauer, and Denise Bowyer.

# COMPANY RECORDS

## OCTOBER LEADERBOARD

- |          |   |                                |
|----------|---|--------------------------------|
| <b>1</b> | <b>BEST MONTH IN COMPANY HISTORY</b><br><i>22.4% GROWTH OVER OCTOBER 2013</i> | <b>\$17.26 MILLION NET ALP</b> |
| <b>2</b> | <b>BEST MONTH IN COMPANY HISTORY</b><br><i>21% GROWTH OVER OCTOBER 2013</i>   | <b>1,256 CODES</b>             |
| <b>3</b> | <b>ALL TIME HIGH</b><br><i>18% GROWTH OVER OCTOBER 2013</i>                   | <b>6,368 AGENT COUNT</b>       |

# PERSONAL RECRUITING

Unleash Your Career!



Personal Recruiting provides opportunity for all Agents to earn an additional monthly income stream above and beyond regular recruiting efforts performed by Managing Agents!



**Kyle Wrobel**  
\$2,607  
Mathew Hart



**Nicholas Moore**  
\$2,220  
Oldham-Bianchi



**Antoine Christopher**  
\$2,000  
Simon Arias



**Monica Brown**  
\$1,729  
Dorian Brown



**Christian LaBoy**  
\$1,648  
Theodore Pappas



**Jonathan Seguin**  
5 Recruits  
Brian Traboulay



**Kyle Wrobel**  
5 Recruits  
Mathew Hart



**Antoine Christopher**  
4 Recruits  
Simon Arias



**Kera Ludwig-Monroe**  
4 Recruits  
Altig-Orlovic



**Alyssa Cruz**  
3 Recruits  
Sabrina Lloyd



**Lori Dacyk**  
3 Recruits  
Altig-Orlovic



**Shelley Leech-Logelin**  
3 Recruits  
Altig-Orlovic



**Richard Pazak**  
3 Recruits  
Bob Olson



**Drew Sharp**  
3 Recruits  
Philip Prata

## OCTOBER TOP PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits\*

## OCTOBER TOP PERSONAL RECRUITING AGENTS

— By Incentive Structure Payout\*

Total Personal Recruiting Agents: **244**

Total Personal Recruits: **295**

October Total Payout: **\$237,749**

October Total Qualifiers: **640**

Name	Total	Name	Total	Name	Total	Name	Total
Kyle Wrobel	\$2,607	Jahhad Crawley	\$858	Derek Colbert	\$621	John Senecal	\$544
Nicholas Moore	2,220	Sheila Geisler	852	O'Neil Cooper	618	Giovanni Branch	540
Antoine Christopher	2,000	Irena Anchim	840	Anna Pultz	618	Everett Terry	538
Monica Brown	1,729	Barbara Jennings	839	James DePetro	617	Carey Markoe	533
Christian LaBoy	1,648	DeAnthony Hartman	839	Christine Egashira	612	Alejandro Garcia	531
Marian Sertler	1,637	Andrew Bohannon	838	Donte Long	610	Peria Afuamua	528
Alex Kae	1,609	Judit Reyes-Vega	831	Maria Martucci	608	Porter Balke	522
Juliet Kuzma	1,604	Humberto Quintero	829	Joellyn Stefanski	608	Jeremy Gibson	522
Alyssa Cruz	1,595	Robert Peters	811	Samaiya Minor	606	Tomasz Pawelec	517
Jameetri Washington	1,585	Ladonna French	807	Todd Onstott	603	Lamar Livingston	516
Thomas Lafferty	1,468	Mary Kirkman	754	MaryAnn Cruz	595	Lawerence Smith	515
Matthew Parks	1,456	Hal Herman	752	Michael O'Donnell	593	Tynesha Hickman	511
Jamie McCrear	1,456	Duni Olusegun	738	Yvette Quintana	590	Damaris Henderson	506
Zach Otto	1,389	Laura Janosko	737	Dennis Hickey	587	Erica Fitzsimmons	504
Lesina Ah Sue	1,381	Kevin Kyler	728	Yonique Gordon	587	Krystal Gordon	504
Kelsey Roth	1,269	Mohammed Moalawi	720	David Herman	585	Samantha Sliger	501
Ransey Vazquez	1,248	Juan Venegas	720	Thomas Nicastro	583	Laura Bloxham	500
Jonathan Boyd	1,246	Lori Dacyk	715	Daniel Jeschke	583	Steven Bowers	500
Austin Smith	1,236	Jonathan Kinnard	708	William Guyer	581	Deanna Cruz	500
Oscar Betancourt	1,228	Kevin Holtz	706	Dennis Guss	580	Krystal Dalton	500
James Frodyma	1,187	Maria Jamail	704	Jason Gravis	580	Phillip Devlin	500
Tyler Peworchik	1,145	Gretchen Crady	702	Myaa Fallon	576	Violetta Goldman	500
Nicholas Scordos	1,122	Arzell Westestell	698	Arthur Westergren	576	Nicholas Groenewegen	500
Bobby Law	1,120	Aaron Haynes	688	Jenna McGowan	575	Alyssa Hardman	500
Courtney Kitzman	1,102	Vincent Nicastro	684	Brandon Schwed	575	Maria Hartigan	500
Michael Neilson	1,053	Sarah Lekarczyk	682	Michael Merlo	569	Joshua Hays	500
Marc Salvaggi	1,047	Christopher Favor	681	Michael Denton	569	Willie Haywood	500
Minh Phung	1,041	Justin Vaughn	673	Kimi Mitsui	568	Mariela Islas-Espinoza	500
Jamie Winters	1,036	Troy Plummer	667	Daniel Toshner	567	Lashae Johnson	500
Fernando Ramos	1,027	Kelly Cruse	666	Nicholas Walsh	565	Cynthia King	500
Amy Camargo	1,025	Jessica Smith	665	Daniel Bauer	564	Erica Langdon	500
Jammerio McCaw	1,000	Richard Pazak	657	Travis Picklasimer	563	Shelley Leech-Logelin	500
Drew Housley	992	Vitaliy Kononenko	652	James Sodan	561	Stephanie Monroy	500
Cornelius Jones	969	Steven King	651	Arturo Godinez Lopez	561	Cody Morris	500
Tatjana Tiki Tikhonov	941	Victor Agurto	649	Lee Chacon	561	Clarissa Peterson	500
Lynn Leitner	897	Cleopatra Sola	648	Hunter Houvener	560	Jerry Pugh	500
Jonathan Seguin	890	Matthew Kurey	644	Holli Kolkowski	557	Ibrahim Rasheed	500
Santiago Guerrero	889	Ernest Powell	641	Ernest Powell	557	Kayla Shook	500
Syed Quadri	889	Christian Rodriguez	640	Anita Rinella-Suero	556	Jinelly Urena	500
Kevin Colopy	887	Antonio Cooperwood	637	John Reed	552	Juana Venegas	500
Thomas Vena	883	Devon Chapman	633	Amber Dregalla	550	Julia Zambrano Cardenas	500
Raquel Hernandez	876	Aaron Ralston	629	Kade Beck	548		
Timothy Kieran	873	Ian Corn	628	Firuz Kodirov	547		
Oscar Ortiz	869	Albert Lau	625	Shaquilla Cridelle	545		

## YTD TOP 25 PERSONAL RECRUITING AGENTS

— By Number of Personal Recruits\*

YTD Total Personal Recruiting Agents: **826**

YTD Total Personal Recruits: **1290**

Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits	Name	Personal Recruits
Jonathan Seguin	5	Shalom Chaimov	2	Nicholas Moore	2	Duane Shaw	2
Kyle Wrobel	5	Dominik Galipeau	2	Stephanie Moreno	2	Heather Sons	2
Antoine Christopher	4	Devon Gillissie	2	Todd Onstott	2	Alan Watkins	2
Kera Ludwig-Monroe	4	Joshua Hays	2	AshLynn Orng	2	Michelle Watson	2
Alyssa Cruz	3	Johnathan Hernandez	2	Minh Phung	2	Joshua West	2
Lori Dacyk	3	Henry Ingraham	2	Syed Quadri	2	Victor Zavaleta	2
Shelley Leech-Logelin	3	Meaghan Kehl	2	Humberto Quintero	2		
Richard Pazak	3	Juliet Kuzma	2	Fernando Ramos	2		
Drew Sharp	3	Jason Miller	2	John Reed	2		
Amy Camargo	2	Thomas Molinski	2	Erin Rementer	2		
MaryAnn Cruz	12	Cornelius Jones	6	Gabriel Feldmann	4	Richard Pazak	4
Henry Ingraham	12	Michael Neilson	6	Marce Garbett	4	Tyler Peworchik	4
Monica Brown	11	Joy Vann-Austin	6	Iva Kalinova	4	David Rockway	4
Ransey Vazquez	10	Nicholas Moore	5	Jeffree Kawamoto	4	Kelsey Roth	4
Kyle Wrobel	8	Ileana Rosas	5	Courtney Kitzman	4	Nicholas Scordos	4
Alex Kae	7	Jonathan Seguin	5	Vitaliy Kononenko	4	Verniecia Shivers	4
Bobby Law	7	Michael Shaba	5	Kera Ludwig-Monroe	4	Tatjana Tiki Tikhonov	4
Duni Olusegun	7	Lesina Ah Sue	4	Jessica Moffitt	4	Michelle Watson	4
Heather Sons	7	Daniel Bauer	4	AshLynn Orng	4	Joshua West	4
Oscar Betancourt	6	Antoine Christopher	4	Oscar Ortiz	4		
Jarrell Drane	6	O'Neil Cooper	4	Armita Ostowari	4		



# Dear Future SGA

Whether you are new to our Company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these three levels.



## SGA Career Track

### Level 1: Qualifying

To qualify you must meet the following criteria:

- 18 months of continual service with AIL/NILICO
- Production of at least \$175,000 of 1st Six Mo. Agent production (Last 12 Months)
- Must have a 4-Month Retention Rate of 68.0% or higher (Please note that although you need to qualify to be promoted, we will begin the process as soon as you achieve the production level regardless of quality factor.)

### Level 2: Preparing for an Offer

Once you qualify by achieving the above criteria, a Personal Leadership Profile will be sent to your home address with a copy to your SGA. Also, we will schedule a conference call between you, your SGA, your SGA's Director, and the Home Office to determine your interest in being an SGA and to initiate a consistent communication process between you, your SGA and the Home Office.

### Level 3: Getting an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

Update

Closer to the Heart



Recognizing the achievements of our newest State General Agents (less than 1 year)

**Kyle Johnson**  
Atlanta

Kyle led his Agency to 196.2% growth over October of 2013.



**Danny Umbertone**  
Mississippi

Danny's Agency achieved 72% growth over October of 2013.



**Zach Hart**  
Michigan

Zach's Agency had 156.1% growth over October of 2013.



## Fall SGA Meeting

**A**IL-NILICO State General Agents and their guests opened their hearts and their wallets at the fall SGA meeting for the Closer to the Heart hands-on project on Monday, November 10. Our partner organization was the Samaritan Inn, the only homeless shelter and most comprehensive homeless assistance program in Collin County, Texas.

Volunteers assembled nonperishable food items into 250 holiday food boxes for families in need. And they did it in record time! Among the items included in the boxes were mashed potatoes, fruit cocktail, turkey gravy, cornbread stuffing, chicken broth, yams, marshmallows, cranberry sauce, rice, green beans, corn, Rice Krispie Treats, tuna, cereal, and canned soup.

In addition, meeting attendees donated more than \$45,000 (includes project materials and partial matching funds from Torchmark Corporation), which will be used to add a turkey, rolls, and other fresh food items to the boxes prior to distribution. Excess funds will go toward construction of the Inn's new facility.

## 2014 FALL SGA MEETING

The Fall American Income SGA Meeting was held at the Marriott Legacy at Town Center in Plano, Texas November 10 — 13, 2014. Attendees arrived to uncharacteristically cold, windy weather, but the energy was high throughout the meeting.

On Monday, November 10, a hands-on Closer to the Heart project was staged to benefit the Samaritan Inn, the only homeless shelter in Collin County, Texas. Attendees assembled 250 holiday meal boxes to benefit needy families. See page 17 for photos and more details.

CEO and President Roger Smith opened Tuesday's meeting by announcing the Company theme for 2015: *SHIFT*. Business Executive David Mahoney once said, "There comes a time you have to stop revving up the car and just *SHIFT* it into gear." In his announcement speech, Roger said, "I'm asking everyone to dig a little deeper. I'm asking you to *SHIFT*. I don't mean *SHIFT*, as in change directions, but *SHIFT*, as in go faster, dig deeper. *SHIFT* to engage fully with what's in front of you."

In addition to the business aspect of the meeting, friendships were renewed and new ones were formed among our Agency leaders.

You can download *SHIFT* 2015 wallpaper for your desktop or mobile device from the Agency Resource Center: [www.aillife.com/arc/marketing.aspx](http://www.aillife.com/arc/marketing.aspx)



# 2015 SHIFT

# Individual Producers



**Record Breaker**

**1. Mark Neilson** Provo, UT  
**2. Joshua Dishong** Troy, MI  
**3. Joseph Tomanovich** Salt Lake City, UT  
**4. Ryan Kendl** Santa Rosa, CA  
**5. Dustin Dunbar** Sioux Falls, SD  
**6. Alan Sedaghat** Vancouver, BC



**7. George Kamel** Columbus, OH  
**8. Massoud Vaziri** Vernon, BC  
**9. Beau Bequette** Creve Coeur, MO  
**10. Bernadette Casciato** Pittsburgh, PA  
**11. Noah Miller** Pittsburgh, PA  
**12. Daniel Li** St Paul, MN

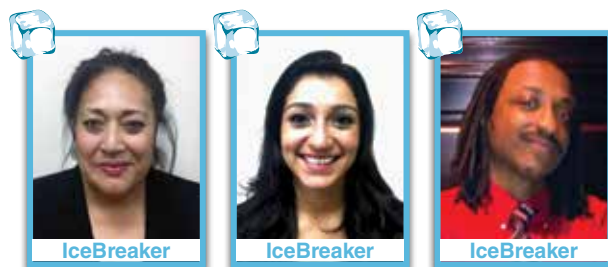


**13. Michael van Delft** Halifax, NS  
**14. Aleksandra Salamonska** Schaumburg, IL  
**15. Jason Smith** Houston, TX  
**16. Christopher Botelho** Ottawa, ON  
**17. Joey Kennedy** Hendersonville, TN  
**18. Bruce Tan** Aiea, HI



**19. Katie Massart** Cochrane, AB  
**20. Michael May** Pittsburgh, PA

## IceBreakers



**Sela Mavae** Auckland, NZ  
**Alyssa Cruz** Schaumburg, IL  
**Thomas Robinson** Pittsburgh, PA



An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

## October Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Mark Neilson	\$159,402	77.8	Nicholas Lorence	Altig-Orlovic	
2.	Joshua Dishong	109,243	73.7		Zachary Hart	
3.	Joseph Tomanovich	99,257	77.5	Trevor Mayer	Altig-Orlovic	
4.	Ryan Kendl	76,166	87.0	Nicholas Lorence	Altig-Orlovic	
5.	Dustin Dunbar	45,452	90.5		Altig-Orlovic	
6.	Alan Sedaghat	37,625	88.4	Bobby Gujral	Altig-Orlovic	
7.	George Kamel	37,281	77.7	Patrick Bendure	Surace-Smith	
8.	Massoud Vaziri	36,655	86.9	Bobby Gujral	Altig-Orlovic	
9.	Beau Bequette	32,347	84.9	Jennifer Holliday	Jeffery Thiel	
10.	Bernadette Casciato	30,169	70.3	Justin Adams	Simon Arias	
11.	Noah Miller	29,207	97	James Keefer	Simon Arias	
12.	Daniel Li	28,556	71.9	Patrick Stenglein	Altig-Orlovic	
13.	Michael van Delft	27,204	81.2		Imran Satti	
14.	Aleksandra Salamonska	26,724	100	Marian Sertler	Sabrina Lloyd	
15.	Jason Smith	26,624	93	Larry Giddens	Steve Greer	
16.	Christopher Botelho	26,087	84.0	Brandon Summerton	Altig-Orlovic	
17.	Joey Kennedy	26,052	84.0	Ashlynn Orng	Altig-Orlovic	
18.	Bruce Tan	25,222	87.1	Christopher Clark	Altig-Orlovic	
19.	Katie Massart	23,896	90.5	John McGrath	Altig-Orlovic	
20.	Michael May	23,742	97	Avi Kauderer	Simon Arias	
21.	Alvin Ali	23,605	84.0	Harold Durana	Don Foti	
22.	Brittini Kwiecien	23,047	70.1	Britton Costa	Simon Arias	
23.	Volodymyr Derevyanyy	22,702	100.0		Altig-Orlovic	
24.	Adam Kahn	22,447	72.0	Doreen Ryan-Foti	Don Foti	
25.	Tangataotiuana Pasikala	21,989	100	Ofa Tupouniua	Steve Friedlander	
26.	Sela Mavae	21,070	100	Ofa Tupouniua	Steve Friedlander	
27.	Max Quasem	20,985	84.3		Cohen-Cohen	
28.	Joseph Sarasin	20,778	84.8	Pamela Altman	Surace-Smith	
29.	Xander Davis	20,722	78.2		Chad Deley	
30.	Erez Shabtay	20,588	92.2	Robert Hamilton	Altig-Orlovic	
31.	Justin Germany	20,245	83.2		Dan Rubio	
32.	Alyssa Cruz	19,843	100	Marian Sertler	Sabrina Lloyd	
33.	Scott Florin	19,548	92.4	Carl Boldon	Zachary Hart	
34.	Orett Nelson	19,515	86.3		Josh Chalom	
35.	Branden Griffin	19,206	81.3	Justin Adams	Simon Arias	
36.	Thomas Robinson	19,081	100	Britton Costa	Simon Arias	
37.	Rosita Tumpap	18,627	83.5	Jonathan Emura	Altig-Orlovic	
38.	Brett Maurice	18,579	88.1	Christopher Hintz	Altig-Orlovic	
39.	Ifeanyi Ufodu	18,405	84.2	Ala Awad	Alex Roland	
40.	Alma Barriga-Gonzalez	18,401	82.6	Malay Prom	Don Foti	
41.	Kaleiokamaile Viena	18,364	75.7	Jonathan Emura	Altig-Orlovic	
42.	Herivelto Pereira	18,360	92.0		Don Foti	
43.	Roghie Hassan Loo	18,341	69.4		Josh Chalom	
44.	Michael Burningham	18,309	78.3	Richard Mansfield	Altig-Orlovic	
45.	Zachary Lakatos	18,065	98	Kyle Wrobel	Mathew Hart	
46.	William Katz	17,934	83	Marian Sertler	Sabrina Lloyd	
47.	Roberto Torres	17,771	95	Marian Sertler	Sabrina Lloyd	
48.	Alipate Makau	17,674	84.8	Ofa Tupouniua	Steve Friedlander	
49.	Jimez Parker	17,183	71.6	Daniel Hartwig	Surace-Smith	
50.	Matthew Obringer	17,167	93	Michael Clemente	Simon Arias	

ALL TIME RECORD: MARK NEILSON \$159,402 Net ALP

## YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Joshua Dishong	\$550,188	73.7			Zachary Hart
*2.	Ryan Kendl	548,466	87.0	Nicholas Lorence	Altig-Orlovic	
*3.	Mark Neilson	264,360	77.8	Nicholas Lorence	Altig-Orlovic	
*4.	Dustin Dunbar	234,173	90.5		Altig-Orlovic	
*5.	Mark Lomonaco	231,217	82.7	Richard Mansfield	Altig-Orlovic	
*6.	Joey Kennedy	228,831	84.0	AshLynn Orng	Altig-Orlovic	
*7.	Katie Massart	223,998	90.5	John McGrath	Altig-Orlovic	
*8.	George Kamel	222,198	77.7	Patrick Bendure	Surace-Smith	
*9.	Bruce Tan	219,700	87.1	Christopher Clark	Altig-Orlovic	
*10.	Michael van Delft	210,730	81.2		Imran Satti	
11.	Max Quasem	204,178	84.3		Cohen-Cohen	
12.	Daniel Li	193,336	71.9	Patrick Stenglein	Altig-Orlovic	
13.	Massoud Vaziri	184,945	86.9	Bobby Gujral	Altig-Orlovic	
14.	Alan Sedaghat	184,927	88.4	Bobby Gujral	Altig-Orlovic	
15.	Erez Shabtay	179,017	92.2	Robert Hamilton	Altig-Orlovic	
16.	Joseph Tomanovich	166,809	77.5	Trevor Mayer	Altig-Orlovic	
17.	Joseph Sarasin	163,614	84.8	Pamela Altman	Surace-Smith	
18.	Timothy Clark	163,020	94.8	Patrick Bendure	Surace-Smith	
19.	Bernadette Casciato	161,478	70.3	Justin Adams	Simon Arias	
20.	Jonni Ng	157,068	91.9	Hunter Houvener	Altig-Orlovic	
21.	Kehinda Pryor	151,885	78.5	Melne Lewis	Bob Olson	
22.	Justin Germany	151,665	83.2		Dan Rubio	
23.	Joachim Jean	148,123	75.1	Ryan Hall	Laura Fisher	
24.	Christine Weatherspoon	146,818	86.1		Chad Panzer	
25.	Alvin Ali	145,066	84.0	Harold Durana	Don Foti	
26.	Alma Barriga-Gonzalez	144,435	82.6	Malay Prom	Don Foti	
27.	Mike Allen	144,110	82.2	Mike Allen	Travis Moody	
28.	Alfred Uipa	143,731	74.6	Stephen Hill	Steve Friedlander	
29.	Amy Shui	141,122	84.3		Giglione-Ackerman	
30.	Mike Sukhbaatar	141,092	92.6		Daniel Umbertone	
31.	Paul Smith	140,339	74.6	Patrick Bendure	Surace-Smith	
32.	Bradley Kampmeier	140,284	83.0	Randy Teyssier	Chris Hernandez	
33.	Patrick Donovan	132,067	81.9	Ryan Stenglein	Altig-Orlovic	
34.	Lesina Ah Sue	130,550	84.5	Stephen Hill	Steve Friedlander	
35.	Rosita Tumpap	129,862	83.5	Jonathan Emura	Altig-Orlovic	
36.	Orett Nelson	129,571	86.3		Josh Chalom	
37.	Rita Charles	126,914	82.1	Stephen Hill	Steve Friedlander	
38.	Sean Grant	126,159	79.6	Melne Lewis	Bob Olson	
39.	Ruben Soberanes	125,587	77.4	Doreen Ryan-Foti	Don Foti	
40.	Roghie Hassan Loo	125,456	69.4		Josh Chalom	
41.	Beau Bequette	125,320	84.9	Jennifer Holliday	Jeffery Thiel	
42.	Tibor Simon	124,578	89.8	Alex Kae	Altig-Orlovic	
43.	Sherry Schick	121,539	89.1	John McGrath	Altig-Orlovic	
44.	Timothy Cruise	121,299	77.6		Bob Olson	
45.	Gian Trinidad	120,822	94.4	Bobby Gujral	Altig-Orlovic	
46.	Damaris Henderson	120,349	86.6	Sean Velasquez	Cohen-Cohen	
47.	Ryan Vopat	120,071	92.4	Bradley Weigand	Surace-Smith	
48.	Jean Gordon	119,809	80.2	Emmanuel Villasenor	Brandon Cooley	
49.	Joey Sales	119,453	89.1	Jonathan Emura	Altig-Orlovic	
50.	Ifeanyi Ufodu	118,639	84.2	Ala Awad	Alex Roland	

ALL TIME RECORD: ALAN SEDAGHAT \$530,329 Net ALP

# Supervising Agents



1. **Pauline Cresswell**  
Auckland, NZ



2. **Joshua Krueger**  
Aurora, CO



3. **Chelsie Young**  
Evansville, IN



4. **Arien Seemann**  
Toledo, OH



5. **Jerricho Call**  
Bettendorf, IA

### October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Pauline Cresswell	\$58,893	\$58,835		77.2	Ofa Tupouniua	Steve Friedlander
2.	Joshua Krueger	46,414	48,717	95		Erin Allen	Richard Correa
3.	Chelsie Young	45,432	46,220		77.6	Zach Otto	Sabrina Lloyd
4.	Arien Seemann	36,591	41,507	87		Daniel Hartwig	Surace-Smith
5.	Jerricho Call	36,187	36,123	91		Cynthia Schneiderman	Sabrina Lloyd
6.	Lynne Hebert-Ouellette	34,621	35,736	84		Katelyn Anderson	Imran Satti
7.	Christina Meyer	33,773	52,076	82		Alex Torruella	Sabrina Lloyd
8.	Michael Nowak	32,431	29,915		71.8	Robert Kanaan	Imran Satti
9.	Elizabeth Tompkins	32,357	35,641	89		Nicholas Moore	Oldham-Bianchi
10.	Travis Kovach	29,645	29,420		93.2	Matthew Conrad	Surace-Smith

ALL TIME RECORD: \$286,210 1st Six Mo Agt

ALL TIME RECORD: \$286,210 Net ALP

### YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Chelsie Young	\$340,981	\$354,064		77.6	Zach Otto	Sabrina Lloyd
2.	Christina Meyer	334,746	364,717	82		Alex Torruella	Sabrina Lloyd
3.	Pauline Cresswell	333,021	356,562		77.2	Ofa Tupouniua	Steve Friedlander
4.	Sandra Sandoval	261,564	267,490		77.4	Marian Sertler	Sabrina Lloyd
5.	Lynne Hebert-Ouellette	163,656	190,386	84		Katelyn Anderson	Imran Satti
6.	Victor Zavaleta	140,101	143,777	80		Marian Sertler	Sabrina Lloyd
7.	Vicki Perea	134,004	212,366		86.7	Harold Durana	Don Foti
8.	Arien Seemann	133,152	192,070	87		Daniel Hartwig	Surace-Smith
9.	Michael Nowak	129,415	172,106		71.8	Robert Kanaan	Imran Satti
10.	Toriano Landau-Bogan	128,634	188,113		72.8	Marc Salvaggi	Surace-Smith

ALL TIME RECORD: \$653,097 1st Six Mo Agt

ALL TIME RECORD: \$959,675 Net ALP

# General Agents



1. **Andrzej Sertler**  
Schaumburg, IL



2. **Moli Kaufusi**  
Auckland, NZ



3. **Robert Schneiderman**  
Bettendorf, IA



4. **Enrique Sandoval**  
Schaumburg, IL



5. **Patrick Guthrie**  
Tracy, CA



6. **Ashley Wenning**  
Toledo, OH



7. **Craig Ebinger**  
Eatontown, NJ



8. **Stephen Giddens**  
Houston, TX



9. **Alon Fischer**  
Flushing, NY



10. **Amber Dregalla**  
Aurora, CO

### October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Andrzej Sertler	\$114,104	\$114,104		88.7	Marian Sertler	Sabrina Lloyd
2.	Moli Kaufusi	107,710	115,049		71.1	Ofa Tupouniua	Steve Friedlander
3.	Robert Schneiderman	86,732	103,010		74.8	Cynthia Schneiderman	Sabrina Lloyd
4.	Enrique Sandoval	73,839	72,514		72.2	Marian Sertler	Sabrina Lloyd
5.	Patrick Guthrie	70,021	70,937		70.2	Kyle Wrobel	Mathew Hart
6.	Ashley Wenning	65,214	110,388		73.1	Daniel Hartwig	Surace-Smith
7.	Craig Ebinger	56,713	95,930		72.9	Michael Gerstein	Giglione-Ackerman
8.	Stephen Giddens	54,566	80,117		76.8	Larry Giddens	Steve Greer
9.	Alon Fischer	48,662	64,277		74.9	Bobby Szwaja	Theodore Pappas
10.	Amber Dregalla	48,636	64,833		77.4	Matthew Tumquist	Richard Correa
11.	Erica Fitzsimmons	48,247	76,436		77.6	Avi Kauderer	Simon Arias
12.	Oscar Betancourt	46,365	46,365	93		Ransey Vazquez	Bob Olson
13.	Mohammed Moalawi	46,050	64,500		73.2	Syed Quadri	Theodore Pappas
14.	Nicholas Scordos	45,014	85,902		77.2	Matthew Parks	Surace-Smith
15.	Darrin Roberts	44,618	69,968		82.6	Jameetri Washington	Steve Greer
16.	Mir Khan	43,849	66,117		74.3	Nasr Quadri	Theodore Pappas
17.	Antonio Ramirez	43,036	45,138	90		Paulo Miranda	Jose Carvajal
18.	Daniel Dunham	42,845	52,455		82.7	Liam Flaherty	Simon Arias
19.	John McDougald	42,360	47,367		69.4	Corey Helly	Giglione-Ackerman
20.	Nacole Newbold	40,839	74,483		69.8	Robert Kanaan	Imran Satti

ALL TIME RECORD: \$441,104 1st Six Mo Agt

ALL TIME RECORD: \$624,474 Net ALP

### YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Moli Kaufusi	\$1,224,330	\$1,485,046		71.1	Ofa Tupouniua	Steve Friedlander
*2.	Enrique Sandoval	611,703	642,295		72.2	Marian Sertler	Sabrina Lloyd
*3.	Robert Schneiderman	487,751	588,279		74.8	Cynthia Schneiderman	Sabrina Lloyd
*4.	Scott Montgomery	459,153	740,861		87.3	Harold Durana	Don Foti
*5.	Ashley Wenning	387,208	697,458		73.1	Daniel Hartwig	Surace-Smith
6.	Nacole Newbold	378,535	521,357		69.8	Robert Kanaan	Imran Satti
7.	Bradley Gray	341,086	415,845		73.1	Robert Kanaan	Imran Satti
8.	Brent Bowling	336,262	555,899		71.9	Marc Salvaggi	Surace-Smith
9.	Cameron Cimino	329,153	494,956		71.0	Tim McAdams	Simon Arias
10.	Alon Fischer	319,432	488,663		74.9	Bobby Szwaja	Theodore Pappas
11.	Nicholas Scordos	319,011	615,103		77.2	Matthew Parks	Surace-Smith
12.	Mohammed Moalawi	316,948	435,563		73.2	Syed Quadri	Theodore Pappas
13.	Lesina Ah Sue	316,938	674,402		71.4	Stephen Hill	Steve Friedlander
14.	Stephen Giddens	312,130	442,247		76.8	Larry Giddens	Steve Greer
15.	Jesse Rennich	306,953	514,067		75.1	Matthew Diulus	Simon Arias
16.	Fran Kolos	299,333	439,681		70.2	Mavrick Fredericks	Giglione-Ackerman
17.	David Higa	290,982	360,810		84.2	Sean Velasquez	Cohen-Cohen
18.	Patrick Guthrie	289,768	358,156		70.2	Kyle Wrobel	Mathew Hart
19.	Gabriela Sime	287,698	316,956		70.3	Brian Zuzick	Laura Fisher
20.	Tyler Worstell	279,435	405,356		77.3	John Conard	Simon Arias

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt

ALL TIME RECORD: \$2,262,883 Net ALP

# Master General Agents



**1. Marian Sertler**  
Schaumburg, IL



**2. Zach Otto**  
Evansville, IN



**3. Ofa Tupouniua**  
Auckland, NZ



**4. Robert Kanaan**  
Halifax, NS



**5. Kyle Wrobel**  
Tracy, CA



**6. Bobby Szwaja**  
Flushing, NY



**7. Nicholas Moore**  
Rochester, NY



**8. Cynthia Schneiderman**  
Bettendorf, IA



**9. Patrick Bendure**  
Columbus, OH



**10. Daniel Hartwig**  
Toledo, OH

## October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Marian Sertler	\$260,845	\$271,944		72.9	Sabrina Lloyd
2.	Zach Otto	222,630	254,366		77.6	Sabrina Lloyd
3.	Ofa Tupouniua	190,344	248,698		73.1	Steve Friedlander
4.	Robert Kanaan	103,144	173,120		69.5	Imran Satti
5.	Kyle Wrobel	97,699	107,606	87		Mathew Hart
6.	Bobby Szwaja	96,022	141,270		75.4	Theodore Pappas
7.	Nicholas Moore	92,274	118,952		71.1	Oldham-Bianchi
8.	Cynthia Schneiderman	87,729	112,548		73.0	Sabrina Lloyd
9.	Patrick Bendure	84,371	264,199	91		Surace-Smith
10.	Daniel Hartwig	83,201	179,082		74.2	Surace-Smith
11.	Corey Helly	80,903	93,000		69.5	Giglione-Ackerman
12.	Ryan Hall	77,824	109,804		70.9	Laura Fisher
13.	Patrick Knouse	72,678	99,752		70.4	Slav Bitman
14.	Matthew Parks	72,273	143,841		76.3	Surace-Smith
15.	Nasr Quadri	70,816	110,062		80.7	Theodore Pappas
16.	Sean Velasquez	69,762	89,814		81.6	Cohen-Cohen
17.	Matthew Conrad	68,361	90,414		72.2	Surace-Smith
18.	Matthew Diulus	64,102	111,939		69.6	Simon Arias
19.	Ryan Fickert	63,999	94,243	95		Zachary Hart
20.	Steven King	63,709	108,437		72.6	Zachary Hart

ALL TIME RECORD: \$438,277 1st Six Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

## YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Ofa Tupouniua	\$1,647,928	\$2,235,737		73.1	Steve Friedlander
*2.	Marian Sertler	1,354,517	1,475,922		72.9	Sabrina Lloyd
*3.	Zach Otto	938,957	1,060,775		77.6	Sabrina Lloyd
*4.	Robert Kanaan	804,134	1,197,765		69.5	Imran Satti
*5.	Matthew Parks	758,645	1,420,679		76.3	Surace-Smith
6.	Bobby Szwaja	739,391	1,086,600		75.4	Theodore Pappas
7.	Syed Quadri	719,712	1,214,028		72.9	Theodore Pappas
8.	Daniel Hartwig	697,571	1,366,560		74.2	Surace-Smith
9.	Nicholas Moore	674,864	898,499		71.1	Oldham-Bianchi
10.	Stephen Hill	639,561	1,659,655		72.0	Steve Friedlander
11.	Ryan Hall	588,507	1,008,660		70.9	Laura Fisher
12.	Cynthia Schneiderman	545,958	700,238		73.0	Sabrina Lloyd
13.	Corey Helly	522,125	675,746		69.5	Giglione-Ackerman
14.	Marc Salvaggi	508,885	822,718		77.9	Surace-Smith
15.	Sean Velasquez	508,276	676,265		81.6	Cohen-Cohen
16.	Raymond Risucci	484,085	853,686		78.2	Dorian Oldham
17.	Patrick Knouse	475,425	657,052		70.4	Slav Bitman
18.	John Conard	464,865	648,086		76.3	Simon Arias
19.	Doreen Ryan-Foti	460,194	1,768,090		78.0	Don Foti
20.	Harold Durana	457,912	822,102		84.2	Don Foti

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

# Regional General Agents



**1. Robert Janev**  
Schaumburg, IL



**2. Thomas Vena**  
Pittsburgh, PA



**3. Marian Sertler**  
Schaumburg, IL



**4. Brett Gryska**  
Rochester, NY



**5. Paul Kelly**  
Auckland, NZ

## October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Robert Janev	\$571,552	\$640,378		71.8	Sabrina Lloyd
2.	Thomas Vena	325,175	637,512		71.2	Simon Arias
3.	Marian Sertler	305,014	336,152		71.5	Sabrina Lloyd
4.	Brett Gryska	211,764	437,064		74.9	Oldham-Bianchi
5.	Paul Kelly	198,058	276,344		72.7	Steve Friedlander
6.	Michael Vasu	187,163	426,696		75.6	Surace-Smith
7.	Matthew Parks	184,399	330,523		75.4	Surace-Smith
8.	Michael Gerstein	179,659	248,253		71.7	Giglione-Ackerman
9.	Patrick Bendure	176,508	567,222		74.5	Surace-Smith
10.	Michael Laramie	168,852	289,909		76.1	Steve Greer

ALL TIME RECORD: \$980,159 1st Six Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

## YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Robert Janev	\$3,159,663	\$3,602,090		71.8	Sabrina Lloyd
*2.	Thomas Vena	2,322,405	4,289,414		71.2	Simon Arias
3.	Patrick Bendure	1,972,444	4,969,974		74.5	Surace-Smith
4.	Paul Kelly	1,937,251	2,915,139		72.7	Steve Friedlander
5.	Michael Vasu	1,838,463	3,724,845		75.6	Surace-Smith
6.	Marian Sertler	1,734,580	1,890,258		71.5	Sabrina Lloyd
7.	Brett Gryska	1,646,202	3,808,946		74.9	Oldham-Bianchi
8.	Matthew Parks	1,582,203	2,780,174		75.4	Surace-Smith
9.	Levar Morgan	1,543,755	2,648,082		73.8	Theodore Pappas
10.	Andrew McQuade	1,381,858	2,082,852		73.7	Richard Correa

ALL TIME RECORD: \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP

# State General Agents

Spotlight recognizes State General Agents in Categories I-IX with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-IX will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-IX will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



**Rick Altig**  
CATEGORY I



**Ilija Orlovic**  
CATEGORY I



**Sabrina Lloyd**  
CATEGORY II



**Tom Williams**  
CATEGORY III



**David Zophin**  
CATEGORY III



**Zachary Hart**  
CATEGORY IV



**Chris La Fond**  
CATEGORY V



**Cindy Furer**  
CATEGORY VI



**Kyle Johnson**  
CATEGORY VII



**Scott Rehberg**  
CATEGORY VIII



**Daniel Umbertone**  
CATEGORY IX



**Top Rookie**

**Mathew Hart**  
Net ALP \$107,778



**Top Start-Up**

**Byron Paz**  
Net ALP \$69,265

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards. Only the top 3 Rookie and Start Up SGAs in each category with a minimum of \$25K of production are listed.

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
<b>October</b>	<b>I Altig-Orlovic</b>	77.7		\$886,198	\$935,300	94.8	33.8	128.6
	Simon Arias	69.7		604,046	632,200	95.5	15.0	110.5
	<b>II Sabrina Lloyd</b>	71.2		\$615,723	\$260,000	236.8	178.1	414.9
	Giglione-Ackerman	74.0		377,048	238,000	158.4	32.6	191.0
	Steve Greer	75.9		226,254	195,000	116.0	75.0	191.0
	<b>III Williams-Zophin</b>	73.2		\$287,444	\$173,200	166.0	25.5	191.4
	Richard Correa	74.6		237,706	173,200	137.2	49.2	186.4
	<b>IV Zachary Hart</b>	92		\$238,037	\$138,500	171.9	156.1	328.0
	David Hausman	74.2		160,484	138,500	115.9	78.7	194.6
	Slav Bitman	72.2		143,755	138,500	103.8	40.0	143.8
	<b>V Chris La Fond</b>	70.8		\$89,571	\$95,000	94.3	26.1	120.4
	<b>VI Cindy Furer</b>	79.6		\$90,726	\$83,000	109.3	19.5	128.9
	<b>VII Kyle Johnson</b>	88		\$125,289	\$78,000	160.6	196.2	356.9
	<b>VIII Scott Rehberg</b>	75.7		\$117,950	\$60,600	194.6	191.8	386.4
	Chad Panzer	75.8		62,576	60,600	103.3	162.8	266.0
	Eric Cochran	79.1		75,000	60,600	123.8	65.6	189.3
	<b>IX Daniel Umbertone</b>	95		\$48,179	\$52,000	92.7	72.0	164.6
	Corey Neff	69.8		35,397	43,300	81.7	81.9	163.7

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
<b>YTD</b>	<b>I Altig-Orlovic</b>	77.7		\$8,423,147	\$9,353,000	90.1	36.7	126.76
	Theodore Pappas	75.5		3,075,331	3,031,000	101.5	20.0	121.51
	Simon Arias	69.7		5,858,690	6,322,000	92.7	10.1	102.76
	<b>II Sabrina Lloyd</b>	71.2		\$3,539,739	\$2,600,000	136.1	56.7	192.86
	Giglione-Ackerman	74.0		2,751,220	2,380,000	115.6	28.5	144.07
	Steve Greer	75.9		1,582,384	1,950,000	81.1	11.5	92.70
	<b>III Richard Correa</b>	74.6		\$2,139,585	\$1,732,000	123.5	44.2	167.73
	Williams-Zophin	73.2		1,825,644	1,732,000	105.4	10.4	115.81
	Brandon Cooley	75.5		1,648,208	1,862,000	88.5	14.2	102.68
	<b>IV David Hausman</b>	74.2		\$1,546,692	\$1,385,000	111.7	50.2	161.92
	Zachary Hart	92		452,928	415,500	109.0	11.7	120.76
	Joseph Diecedue	75.2		1,180,281	1,385,000	85.2	12.1	97.31
	<b>V Laura Fisher</b>	73.2		\$1,069,481	\$1,125,000	95.1	28.4	123.48
	<b>VI Cindy Furer</b>	79.6		\$794,767	\$830,000	95.8	14.1	109.86
	<b>VIII Chad Panzer</b>	75.8		\$575,036	\$606,000	94.9	153.7	248.59
	Scott Rehberg	75.7		775,469	606,000	128.0	71.0	199.00
	Eric Cochran	79.1		565,299	606,000	93.3	42.3	135.57
	<b>IX Corey Neff</b>	69.8		\$462,855	\$400,600	115.5	20.5	136.00

Category	Name	Net to Gross	Retention	Net ALP
<b>October</b>	<b>Rookie Mathew Hart</b>	69.2		\$107,778
	Stephen Jubrey	69.7		63,502
	Jason Bratin	79.1		25,089
	<b>Start-Up Byron Paz</b>	78.6		\$69,265
	Jared Cleckner	75.4		41,710
	Roger Fung	69.4		21,480

Category	Name	Net to Gross	Retention	Net ALP
<b>YTD</b>	<b>Rookie Mathew Hart</b>	69.2		\$668,529
	Stephen Jubrey	69.7		561,951
	Jason Bratin	79.1		422,212
	<b>Start-Up Byron Paz</b>	78.6		\$478,077
	Jared Cleckner	75.4		339,634
	Marko Jankovic	72.5		261,230

# Public Relations



**1. Jessica Treybick**  
CATEGORY I  
New York, NY



**2. Rona Pileggi Spano**  
CATEGORY I  
Chicago, IL



**1. Robin Andrade**  
CATEGORY II  
Malden, MA



**2. Timothy Leary**  
CATEGORY II  
Rochester, NY



**1. Travis Daniels**  
CATEGORY III  
Pittsburgh, PA



**2. David Blaisdell**  
CATEGORY III  
Goodlettsville, TN



**1. Darrell Dorey**  
CATEGORY IV  
Mahone Bay, NS



**2. Lori Vaughn**  
CATEGORY IV  
Portland, OR



**1. Chris Routier**  
Rochester, NY



**1. Carl Zabloutny**  
Las Vegas, NV



**1. Amanda Mlinaz**  
Plymouth, WI

## Public Relations categories are as follows

Category	Population	ROOKIE:	Reps with 2013 Hire Date
1	over 8,500,000	ICEBREAKER:	Reps with 2014 Hire Date
2	6,500,000 to 8,499,999	PR MANAGER:	Overall card growth at the end of the current month over previous year same month.
3	4,000,000 to 6,499,999		
4	Under 4,000,000		

## October Production

Category	Rank	Name	Production in Cards	Manager
I	1.	<b>Jessica Treybick</b>	2,543	NY City/Billy Sauers
	2.	<b>Rona Pileggi Spano</b>	2,509	Chicago/Dawn Trudden
	3.	Brenda Di Somma	2,114	NJ/Brian Ryan
	4.	Irene Rurycz	1,964	OH/Judy Spade
	5.	Chuck Hill	1,760	NorCal & Reno/Jason Beckman
II	1.	<b>Robin Andrade</b>	1,349	Mass & RI/Patrena Smith
	2.	<b>Timothy Leary</b>	1,116	NY State/JT Tasker
	3.	Erica Dalager	1,001	MN/Denise Gilbert
	4.	Tami Williams	920	IN/Michelle Baxter
	5.	David Scalisi	894	NY State/JT Tasker
III	1.	<b>Travis Daniels</b>	2,274	PA/Katherine Kidder
	2.	<b>David Blaisdell</b>	1,222	TN & SW NC/Rosanna Gill
	3.	Robin Denham	1,028	KS & NW MO/Cindy Cleary
	4.	Nicole Schneider	866	MN/Erica Dalager
	5.	Mollie Miller Merrett	843	LA/Liz Corley
IV	1.	<b>Darrell Dorey</b>	2,019	Maritimes/Melissa Lively
	2.	<b>Lori Vaughn</b>	1,648	OR/Shannon Bennett
	3.	Sue Akers	1,350	NE/Cindy Cleary
	4.	Sandy Knapp	1,263	WI/Amanda Mlinaz
	5.	Christina Stableford	1,161	NC/Rosanna Gill
Rookie	1.	<b>Chris Routier</b>	821	NY State/JT Tasker
IceBreaker	1.	<b>Carl Zabloutny</b>	635	NV/Maureen Roberts

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

## YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1.	<b>Malka Arony</b>	21,479	AZ/Maureen Roberts
	*2.	<b>Chuck Hill</b>	18,252	NorCal & Reno/Jason Beckman
	3.	Rona Pileggi Spano	15,678	Chicago/Dawn Trudden
	4.	Susan Gilbert	15,646	Chicago/Dawn Trudden
	5.	Mark Gagliardi	15,383	NorCal & Reno/Chuck Hill
II	*1.	<b>Robin Andrade</b>	16,552	Mass & RI/Patrena Smith
	*2.	<b>Erica Dalager</b>	14,223	MN/Denise Gilbert
	3.	Timothy Leary	9,416	NY State/JT Tasker
	4.	Tami Williams	8,890	IN/Michelle Baxter
	5.	Bernard Weaver	8,009	PA/Katherine Kidder
III	*1.	<b>David Blaisdell</b>	19,387	TN & SW NC/Rosanna Gill
	*2.	<b>Travis Daniels</b>	15,499	PA/Katherine Kidder
	3.	Nicole Schneider	10,464	MN/Erica Dalager
	4.	Leo VanDenBussche	9,817	MB/Jackie Lowe
	5.	Robin Denham	8,708	KS & NW MO/Cindy Cleary
IV	*1.	<b>Paul Winslow</b>	16,429	St Louis/Cindy Cleary
	*2.	<b>Lori Vaughn</b>	13,477	OR/Shannon Bennett
	3.	Ken Altizer	13,008	WV/Tami Williams
	4.	Darrell Dorey	12,681	Maritimes/Melissa Lively
	5.	Anna Guido Rohrer	12,153	S OH/Tami Williams

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

## PR Managers

### October Results

Rank	Name	Card Growth	Director
1.	<b>Amanda Mlinaz</b>	1,272	Laurie Onasch
2.	<b>Melissa Lively</b>	1,176	Laurie Onasch
3.	<b>George Farenthold</b>	926	Patti Morgan
4.	Erica Dalager	759	Denise Gilbert
5.	Rosanna Gill	741	Beth Farm

### YTD Results

Rank	Name	Card Growth	Director
*1.	<b>Cindy Cleary</b>	9,540	Michelle Baxter
*2.	<b>Erica Dalager</b>	6,536	Denise Gilbert
*3.	<b>John Keliher</b>	6,468	Patti Morgan
4.	George Farenthold	6,393	Patti Morgan
5.	Jacqueline Lowe	5,824	Laurie Onasch

## Congratulations to our October Bonus Earners!

Sue Akers	Viki Farr	Mollie Miller Merrett	Tracy Smith
Ken Altizer	Mark Gagliardi	George Murry	Mario Soljan
Donna Altshue	Susan Gilbert	Pater Nielsen	Donald Spohn
Robin Andrade	Laurie Gruber	Tim O'Connor	Jenny Sprout
Malka Arony	Anna Guido Rohrer	Steve Orcheron	Christina Stableford
Gabriela Berloni	Krissa Hensley	Kathy Pappas	Sarah Thomson-Dufrechou
Brian Black	Dee Hettinger	Rona Pileggi Spano	Jessica Treybick
David Blaisdell	Brett Hulme	Janis Pitts	Bryan Uhl
Deborah Boles	Sandy Knapp	Cas Robinson	Leo VanDenBussche
Lou Nell Busby	Shane Knowles	Chas Robinson	Bill Verbeten
Fran Christie	Timothy Leary	Gary Rothman	Al Wall
Cheryl Cook	Larry Lozano	Chris Routier	Paul Winslow
Travis Daniels	Dianna Lueke	Irene Rurycz	Carl Zabloutny
Robin Denham	Lacy Martin	David Scalisi	
Brenda Di Somma	Stephen Matous	Nicole Schneider	
Julia DiBartolomeo	Erin McKee	Crystal Senour	
Vivian Dwyer	Kevin McKeen	William Slocum	

# WORLD'S GREATEST BONUS

1



**MARK NEILSON**  
\$31,954  
Altig-Orlovic

2



**JOSHUA DISHONG**  
\$24,390  
Zachary Hart

3



**JOSEPH TOMANOVICH**  
\$20,970  
Altig-Orlovic

4



**RYAN KENDL**  
\$20,397  
Altig-Orlovic

5



**DUSTIN DUNBAR**  
\$9,258  
Altig-Orlovic

## OCTOBER BONUS LEADERS

October Bonus Payout: \$2,174,685

October Bonus Qualifiers: 2,789

\$31,954 Mark Neilson  
24,390 Joshua Dishong  
20,970 Joseph Tomanovich  
20,397 Ryan Kendl  
9,258 Dustin Dunbar  
8,902 George Kamel  
8,706 Alan Sedaghat  
7,359 Massoud Vaziri  
6,730 Katie Massart  
6,277 Bruce Tan  
6,176 Christopher Botelho  
6,048 Michael van Delft  
5,903 Beau Bequette  
5,823 Rosita Tumpap  
5,730 Tangataotiuna Pasikala  
5,651 Alipate Makaui  
5,502 Daniel Li  
5,313 Volodymyr Derevyanyy  
5,254 Jason Smith  
5,152 Max Quasem  
5,136 Noah Miller  
4,963 Joey Kennedy  
4,940 Scott Florin  
4,848 Patrick Donovan  
4,770 Alma Barriga-Gonzalez  
4,760 Stephanie Novel  
4,731 Joseph Sarasin  
4,677 Aleksandra Salamonska  
4,672 Zachary Lakatos  
4,635 Mark Lomonaco  
4,496 Justin Germany  
4,442 Michael May  
4,223 Mike Allen  
4,178 Kehinda Pryor  
4,150 Lily Tchen  
4,070 Brittini Kwiecien  
4,043 Branden Griffin  
3,965 Herivelto Pereira  
3,952 Jimex Parker  
3,889 Bernadette Casciato  
3,884 Kaleiokamaile Viena  
3,882 Orett Nelson  
3,874 Lesina Ah Sue  
3,869 Adam Kahn  
3,843 Tiffany Babin  
3,794 Brett Maurice  
3,793 Tibor Simon  
3,759 Xander Davis  
3,741 Alvin Ali  
3,739 Michael Burningham  
3,729 Roghieh Hassan Loo  
3,683 Amy Shui  
3,610 Samvel Tigranyan  
3,606 Gian Trinidad

\$3,603 Kevin Tomanovich  
3,473 Peer Shmelzer  
3,473 Alyssa Cruz  
3,471 Ronald Rivera  
3,455 Bechir Abboud  
3,428 Sela Mavae  
3,419 Paul Smith  
3,395 Kaloni Tohi  
3,311 Christine Weatherspoon  
3,297 Jonni Ng  
3,279 Oleg Novitchii  
3,276 Rita Charles  
3,216 Gary Gooden  
3,191 Thomas Robinson  
3,178 Andrew Chambers  
3,178 Thomas Fleming  
3,164 Richard Carter  
3,140 Matthew Obringier  
3,130 Ifeanyi Ufodu  
3,076 Roberto Torres  
3,074 Brian Welsh  
3,071 William Parmeter  
3,056 Anthony Burke  
3,055 Ellen Schultz  
3,013 Zakary Paladino  
3,002 Jesse Atatai  
2,981 Frank Cekus  
2,981 Erez Shabtay  
2,956 Nasrin Hossein-Abadi  
2,931 Emmanouil Paragiou  
2,930 Lora Beronja  
2,924 Joshua Graham  
2,912 Ruben Soberanes  
2,911 Van Ortega  
2,883 Matthew Hilton  
2,871 Benjamin Edwards  
2,856 Jennifer Perez  
2,848 Kasali Kotun  
2,847 Frederick Noel  
2,837 Petelo Tupou  
2,823 Tammie Hartman  
2,815 Michael Russin  
2,810 Joe Simoneau  
2,807 Joey Sales  
2,806 Mahadai Kryshundayal  
2,761 Harvey Quinn  
2,747 Harold Durana  
2,736 Gary Slocum  
2,735 Amandeep Gill  
2,731 Victor Agurto  
2,719 Mark Bleier  
2,716 Gabriel Manzo  
2,702 Mariusz Kulaga  
2,679 Tasha Tucker

\$2,676 Luckey Boston  
2,672 Sarah Gilmore  
2,664 Sherry Schick  
2,663 Nicole Tidey  
2,652 Derek DeProspero  
2,647 Constance Tuiteleleapaga  
2,643 Mike Sukhbaatar  
2,631 Ricardo Benson  
2,596 Jesusdieu Partilus  
2,589 Patricia Lambert  
2,562 Matthew Koleszar  
2,560 Nicholas Scordos  
2,548 Vincent Nicastro  
2,538 Yaritza Romero  
2,529 Loloahi Havea  
2,528 Nunuasolelelel Alfreduipa  
2,522 Abdelaziz Farsakh  
2,507 Ricardo Alanis  
2,506 Elifranc Deus  
2,497 Ryan Vopat  
2,495 Alfred Uipa  
2,493 Nella Lejeune  
2,491 Sione Maumau  
2,486 Violetta Goldman  
2,476 Roberta Whitman  
2,475 Jesse Atatai  
2,474 Scott Remmey  
2,472 Steven Sparkes  
2,470 Junbin Koh  
2,467 Brent Bowling  
2,459 Elias Boles  
2,456 Lucan Schmidt  
2,451 Paramjit Sangha  
2,451 Dennis Hickey  
2,448 Steaphen Richardson  
2,444 Lleiison Martin  
2,444 Tiare Hubbard  
2,435 Larry Finch  
2,434 Ross Ewen  
2,424 Darryl McCoy  
2,416 Alma Lozano  
2,413 Maria Ramirez  
2,407 Kyle Reeves  
2,394 Andrew Leah  
2,392 Sean Crompton  
2,383 Michael Stuver  
2,383 Peria Afuamua  
2,373 Kamal Tayyib  
2,371 Marie St Germain  
2,370 Natalie Soboleva  
2,364 Donna Glende  
2,363 Kerry Matthews  
2,348 Samson Adelufosi  
2,344 Omar Fernandez

\$2,341 Eric LaBossiere  
2,331 Angela DeVivo  
2,321 Sally Wilson  
2,316 Randy O'Campo  
2,311 Donrie Purcell  
2,306 Alex Smith  
2,301 Carolle Landry  
2,277 Richard Barbour  
2,271 Emily Sutton  
2,271 Darrell Ballard  
2,263 Pablo Zetina  
2,261 Daniel Juskiw  
2,257 Heulett Suggs  
2,257 Yihao Chen  
2,253 MaryLynne Markiewicz  
2,252 Emily Duykers  
2,252 Randolph Souliers  
2,248 Hector Sartori  
2,244 Keith VanWyngaerden  
2,244 Loreal King  
2,236 Sathnarine Kumar  
2,235 Jennifer Holliday  
2,234 Sokol Fazliu  
2,232 Jahara Lewis  
2,229 Lauren Smalley  
2,228 Chad Kaczinski  
2,227 Jodi Raymond  
2,223 Dawei Liu  
2,220 Salelani Leuta  
2,209 John Keslar  
2,206 Lisa Magaw  
2,202 Garrett Iida  
2,198 Melissa Losk  
2,194 Corey LaVigne  
2,190 David Pearson  
2,164 Lleiison Martinez  
2,159 Alexander Schwartz  
2,159 Simon Lee  
2,157 Robert Weaver  
2,151 Derek Wright  
2,146 Twalya Alexander  
2,143 Amy Skalsky  
2,141 Gregory VanSuch  
2,138 Joseph Tesone  
2,137 Willie Tarr  
2,131 Lincoln Dziekonski  
2,124 Daniel Tashner  
2,116 Kamal Tayyib  
2,106 Muhammed Ashraf  
2,094 Daniel Steinberg  
2,092 Ashley Wenning  
2,088 Raymond Angeles  
2,085 Virginia Rice  
2,085 Michael Kachenmeister

\$2,074 Niurka de Armas-Duran  
2,074 Daniel Bauer  
2,073 Maria Diringler  
2,063 Timothy Cruise  
2,062 Ranjana Chopra  
2,049 Richard Tabanji  
2,049 Roberto Navarro  
2,044 Brian Hutchings  
2,043 Christian Rodriguez  
2,043 Michael Joshua  
2,041 Derek Birch  
2,041 Pau Touta  
2,037 James Garner  
2,037 Steven Stensrud  
2,035 Tonya Sims  
2,034 Cody Toth  
2,031 Denville Loney  
2,029 Krystal Dalton  
2,027 Jessica Boss  
2,024 Jon Golin  
2,023 William Hoffman  
2,017 Bradley Kampmeier  
2,014 Ernest Patterson  
2,010 Asiguy Haugabook  
2,001 Preeti Sahgal  
2,001 Benjamin Ainscough  
1,996 Gloria Burris  
1,987 Riley McFarland  
1,980 Tiffani Ronda  
1,979 Maria Avila  
1,979 Stephanie Moreno  
1,967 Alix Albright  
1,963 Rachael Santee  
1,956 Michael Mallia  
1,954 Christopher McFoy  
1,951 Cameron Cimino  
1,950 Marissa Cobb  
1,949 Mark Hart  
1,947 Jamie Brown  
1,942 Alexander Shpirt  
1,942 Sarah Vacheresse  
1,939 Dustin Edgell  
1,935 Sarah Fergusson  
1,929 Hyunchul Chung  
1,911 Lee Sullivan  
1,910 Alicia Albright  
1,906 Kelly Nails  
1,903 Tiffiney Harmouchche  
1,903 Steven Sibelman  
1,902 Corey Carmody  
1,891 Daniel Martin  
1,890 Jennifer Wehrle  
1,888 Orem Lee  
1,884 Jarrall Drane  
1,882 Robert Park  
1,879 Thomas Anthony  
1,876 Carmela Pellen  
1,874 Jinzhou Zhao  
1,873 Aaron McLean  
1,864 Danijela Matijic  
1,862 Michael Schumacher  
1,861 Somprathai Sopha  
1,851 Lisa Gomez  
1,847 Dallas Johnson  
1,847 Juanita Uillelea  
1,846 Marc Demilia  
1,845 Wei Xing  
1,841 Juan Olvera  
1,836 Devon Gillissie  
1,833 Al-Karim Walji  
1,826 Aissa Diehl  
1,819 Gary Jones  
1,817 Lucas Larson  
1,816 Tatjana Tiki Tikhonov  
1,813 Richard Nypower  
1,807 Daniel G Johnson  
1,807 Matthew Zang  
1,803 Jordon Graham  
1,799 David Watkins  
1,798 Phillip Roffi  
1,798 Dana Black  
1,793 Joseph Hedborn  
1,788 Todd Homer  
1,784 Min Jiang  
1,781 Paul Torman  
1,777 Jason Sims  
1,776 Hakan Ozalpaskan  
1,776 Thomas Molinski

\$1,774 Nakia Peters  
1,770 Nicki Griffiths  
1,768 Eric Hidy  
1,767 Corey Cox  
1,764 David Herman  
1,761 Christopher Bentley  
1,759 Mollie Umphrey  
1,756 Ryan Feehan  
1,753 Bryan Galligan  
1,751 Pedram Mousavi  
1,751 Howard Dotson  
1,750 Dilushi Perera  
1,747 Aaron Roberts  
1,747 Kenneth Preston  
1,741 Douglas Lloyd  
1,732 Steve Marker  
1,730 David Gonzales  
1,725 Ericka Martinez  
1,716 Jamie Tan  
1,706 Alireza Yaesubi  
1,706 Asenita Tiseli  
1,705 Lee van Delft  
1,702 Stuart McKenzie  
1,697 Nathan Brown  
1,697 Kelly Ekker  
1,692 Riley Peters  
1,688 Mark Harhager  
1,683 Dominic Telymonde  
1,682 John Franklin  
1,680 Timothy Blackburn  
1,680 Kurt Theis  
1,671 Elizabeth Chilson  
1,666 George Taramas  
1,664 Damaris Henderson  
1,662 Michelle Simons  
1,660 Chad Potts  
1,657 Steffi Wong  
1,652 James Merriman  
1,651 Joshua Rauser  
1,646 Derrick Wright  
1,645 Colin King  
1,637 Karen Hamilton  
1,634 Bilal Farsakh  
1,633 Zachary Bradshaw  
1,633 Nicholas Triantafyllidis  
1,621 Katarzyna Nowak  
1,615 Wesley Cooper  
1,614 Shanita Eilers  
1,604 Larry Alexander  
1,595 Thomas Agee  
1,591 Nicholas Abbass  
1,583 Tyler Worstell  
1,583 Alexander Friedman  
1,583 Taylor Adolph  
1,581 Stephanie Kell  
1,580 Joseph Kanaan  
1,579 Anna Midowicz  
1,578 Carrie Padgett  
1,577 Lauren Eureka  
1,572 Heidi Holt-Peel  
1,570 Josie Ward  
1,566 Kerlens LaRose  
1,563 Kyle Saldivar  
1,554 Lamar Livingston  
1,553 Spencer Hieam  
1,551 Collins Appiah  
1,545 Brett Surgener  
1,539 Harold McBean  
1,538 Kyle Lewicki  
1,538 Michael McClintock  
1,537 Vatapuia Vavau  
1,536 Wislaine Laurent  
1,534 Cynthia Sittig  
1,525 Salamanaia Ah-Kuoi  
1,525 Heather Miller  
1,518 Gilbert Hicks  
1,515 Danie Frenette  
1,514 Carly Ferraro  
1,510 Suzanna Hufana  
1,501 James Alexander  
1,499 Melissa Chapman  
1,494 Patricia Cifone  
1,493 Jamesha Gross  
1,491 Janet Ramirez  
1,488 Kathryn Sala  
1,486 Kevin Wally  
1,484 Hirenkumar Patel  
1,482 Neftali Montalvo  
1,480 Firuz Kodirov  
1,479 Jeremie Dupuis  
1,478 Andrea Barenholtz

\$1,477 Edward Crocker  
1,476 Garret Kun  
1,476 Desiree Woolbright  
1,468 Denis Snyder  
1,464 Anthony Williams  
1,463 Lisa Woodson  
1,462 Eric Snyder  
1,458 Roger Drake  
1,455 Sandra Byrd  
1,453 Tyler Dean  
1,446 Brian Ellerbe  
1,443 Felix Gonzalez  
1,442 Bradley Christiansen  
1,441 Melinda-Rae Lyse  
1,440 Siotalima Numia  
1,438 Erick Snyder  
1,437 Jermeele Wilson  
1,436 Ivonne Perez  
1,428 Joshua Kershaw  
1,426 Ayman Elsalhy  
1,425 Joseph A Harris  
1,425 Elliott Zeittas  
1,417 Terrance Norfleet  
1,416 Jessica Moffitt  
1,409 Matthew Frost  
1,409 Christabel Ornelas  
1,408 Deana Plaster  
1,407 Abigail Fries  
1,400 Benton Tong  
1,399 Dan Ikei  
1,396 Robert Novotne  
1,394 Collin Miles  
1,393 Scott Smith  
1,392 Shari Browder  
1,392 Steve Bryant  
1,392 Davelle Heath  
1,388 Kristina McLain  
1,385 Matthew Halbmaier  
1,385 Mynor Lemus  
1,384 Rachel Weston  
1,384 Alisi Tuifua  
1,383 Rayleen Kama  
1,383 London Nelson  
1,383 Joshua Cosentino  
1,383 Brendon Comeau  
1,381 Shelia Smith  
1,380 Kendall Wilson  
1,380 Sultan Deckard  
1,379 Ralph Matarese  
1,371 Angel Cordero  
1,371 Christina Lurie  
1,370 Mia Mitchell  
1,369 Tyler McKnight  
1,363 Raquel Hernandez  
1,350 Michael De Sadeleer  
1,350 Sean Grant  
1,346 Clarissa Peterson  
1,345 Bryan Juskiw  
1,344 Lisa Richardson  
1,342 Dawn Selden  
1,342 James Swartz  
1,341 Darion Casas  
1,339 Danielle Roberts  
1,336 Hipolito Guerrero  
1,334 Michael J Smith  
1,333 Michael D Smith  
1,332 Robert Cook  
1,332 Christopher Pabon  
1,332 David Ramirez  
1,331 Benjamin Jerome  
1,329 Jason Swanson  
1,320 Jonathon Nagy  
1,316 Cherie Mohn  
1,316 Iman Chehli  
1,315 Lorena Herndon  
1,311 John Serrano  
1,311 Kyle Mitchell  
1,306 Heather Brewer  
1,305 Alan Watkins  
1,303 Daniel Bean  
1,300 Mikaela Keifer  
1,298 Amr Shater  
1,297 Delphine Leonard  
1,296 John Catalano  
1,295 Stephanie Haarer  
1,287 Brandon Edens  
1,283 Erica Simpson  
1,276 Michael Ashton  
1,276 Virginia Lopez  
1,275 Luke Biereonwu  
1,274 Brian Jacobs  
1,274 Jeremy Engrav  
1,273 Robert Martinez  
1,271 Joaquin Santos

\$1,271 Shelby Huff  
1,268 Mark Kalisz  
1,267 Julianne Scavo  
1,267 Cecilia Tucker  
1,259 Whitney Roth  
1,259 Peter Hudousek  
1,259 Senglee Tan  
1,254 John Mayo  
1,254 Simona Means  
1,253 James DePetro  
1,252 Kelly McDonald  
1,250 Lisa Normile  
1,249 Henri Young  
1,247 Afuiva Vaai  
1,245 Christopher Weglarz  
1,242 Benito Menchaca  
1,241 Bryan Froneyberger  
1,238 Tracy Lepore  
1,236 Scott Harris  
1,234 Anna Rudman  
1,233 LaToya Clark  
1,228 Dana Lynch  
1,227 Deante Odom  
1,225 Cynthia Craig  
1,221 Rakesh Jain  
1,220 Oscar Ortiz  
1,220 Idlye Blanc  
1,215 Orby Kelley  
1,214 Agatha Safford  
1,213 Lemao Hafoka  
1,212 Ryan Orloski  
1,211 Randy Markland  
1,210 Hinalei Hukehuke  
1,209 Virginia Lee  
1,205 Kaithleen Bloom  
1,203 Rachel Gallagher  
1,202 Kevin Bomar  
1,202 Joshua Cantrell  
1,199 Harrynarine Ramoutar  
1,194 Joshua Rush  
1,194 Anita Rinella-Suero  
1,188 Shane Nau  
1,187 Chad Price  
1,183 James Lawson  
1,181 Rachael Hicks  
1,180 Toriano Landau-Bagan  
1,177 Yairaniz Figueroa-Ruiz  
1,176 Igor Melcharek  
1,175 Luz Garcia  
1,171 Marco Camire  
1,170 Angrida Gosa  
1,169 Megan Haynes  
1,168 Thomas VanOsdol  
1,168 Janet Bingham  
1,166 Steven Bensinger  
1,162 Saeguana Smith  
1,161 Marc Liedka  
1,161 Anthony Stephens  
1,161 Marjorie Maguire  
1,155 Jamell Ramsay  
1,153 Luke Bressler  
1,153 Daniel Larocque  
1,151 Andrea Kessler  
1,144 James Franklin  
1,140 Lynn Doolittle  
1,140 Miranda Mortensen  
1,137 Michael Almonte  
1,137 Shane Walters  
1,137 Kristian Brennan  
1,135 Desiree Martin  
1,135 Pamela Faircloth  
1,132 Deanna Cruz  
1,133 Gjergji Zemblaku  
1,131 Angeliq Albert  
1,128 Samy Jacques  
1,127 Ulrich Jansen  
1,127 Ana Haisila  
1,123 Jesse Bachrach  
1,123 Polina Philbin  
1,122 Danny Mayorga  
1,122 Kiersten Brown  
1,122 Claudia McDaniel  
1,119 Yolette Mompoin  
1,118 Michael Mario  
1,117 Brandon Leonardo  
1,115 Gregory Bonnes  
1,114 Jacqueline Roth  
1,114 Laurekins Pardovani  
1,114 Benito Suero  
1,112 Joshua Schaffner  
1,108 Edclaye Joiner  
1,108 Antoine Lutumba-Ntumba  
1,103 Alisha Armand  
1,102 Robert Martinez  
1,097 Nina Carey



## WORLD'S GREATEST BONUS - CONTINUED

\$1,096	Jeffrey Winokur	\$994	Andrew Hieber	\$888	Katherine Georgiou	\$733	Fotuikamoana Havea	\$665	Michel Fire	\$600	Fengchuan Ko	\$550	Francys Oliva-Molina
1,096	Jean Gordon	993	Hope Tupou de la Vara	887	Kelly Hannan Daley	733	Cristian Garavito	664	Kaitlyn Estes	600	Christine Moore	549	Dewshanker Singh
1,095	Kyle Kmieciak	993	Sawyer Skaggs	886	Michael Aguda	733	Jordan Knapp	662	Amy Camargo	599	Justin Adams	549	Antonio Cooperwood
1,094	Cynthia Garcia	992	Reginald Guercin	882	Lyndsey Dellisanti	733	Jessica Rhoades	662	Diana Raulston	599	Andrew McCarthy	549	Kelly Matthews
1,094	Gregory Norris	991	Caroline Mikhail	880	Allison Cole	732	Erikka Michaels	662	Robert Stevens	599	Julie Aprahamian	547	Afsaneh Tehrani Zadeh
1,089	Julie Thompson	991	Dustin Klingebiel	880	Javier Diaz	732	Martha Bicket	661	Sheron Johnson	597	Heidi Mitchell	547	Corey Gladwell
1,087	Brian Benedict	991	Vanessa Ho	880	Shelby Lashley	732	Pete Torres	659	James Resch	596	Yolanda Hearn	546	Crystal Triplett
1,086	Everton Brooks	988	Ivy Acosta	879	Maria Fe Abad-Barte	730	Brittiany McMillan	655	Kera Ludwig-Monroe	596	Kristy Cruz	544	Edna Lee
1,084	John Velardo	988	Heather Watts	879	Erica Salaman	728	Nasser Rezaei	655	Lorenzo Rocco	596	Kenneth Jethrow	543	Nicie Moten
1,082	Stefan Sundstrom	986	Amanda Zophin	875	Scott Dillingham	729	Tomasz Pawelec	654	Carlos Frazier	594	Maria Montoya	543	Todd Neely
1,079	Travis Kovach	986	Daniel Franke	875	Michael Tupou De La Vara	728	Jose Castillo	654	Sharifa Upshaw	594	Victor Castillo	543	David Ubeda
1,077	David Livingston	985	Gillian Harris	871	Erma Garza	728	Matthew Dubois	653	Tien Nguyen	593	Kashief Perkins	542	Jeri Rivero
1,077	Hector Casillas-Valdivia	985	Jackson Correia	871	Jocelyn Bolito	728	Robert Wirlacki	652	Thomas Lafferty	593	Andrew Hynan	541	Wade LaFever
1,075	Neil Washnock	984	Michelle Crowe	871	Alaine Reed	727	Damir Pacic	651	Johnna Johnson	593	Jennifer Hartmann	541	Angel Martinez
1,074	Erik Arias	984	Donte Grant	870	Ryan Cheverie	727	Kathleen Maynard	650	Pascal Amar	592	Reyna Nichols	541	Janae Artis
1,071	Stefan Johansson	983	Michelle Martinez Aviles	868	Ilili Masila	726	Velonika Ale	650	Sheffard Finklea	591	Mitchell Pfeffer	541	Michael Starr
1,070	Haydee Burrula	978	Braden Buck	867	Brett Van Effen	726	Carlo Buhay	649	Sarah Zigtema	590	Bruce Hale	538	Sanford Heard
1,070	Whitney Vejvoda	978	Charles Hair	867	Tina Phongsavath	725	Reginald Heard	649	Christen Lawson	588	Brian Jerome	537	Peter McEnaney
1,070	Jane Buckley	977	Barinderjit Singh	864	Winston Hills	725	Jezziashon Potter	645	Matthew Cessna	587	Mustafa Ridha	536	MacNaudy Sejour
1,069	David Schlagheck	976	Diane Williams-Lewis	863	Aerick Shafer	725	Jake Sherman	644	Mario Maric	587	Zsolt Szirtes	534	Douglas Eck
1,069	Alba Williams	974	Kenneth Orlando-Seidel	863	Karen Fleming	724	Anita Ferris	644	Liliana Felix	586	Christopher Castellon	534	Yaroslava Lutso
1,069	Denisia Davis	970	Michael Coulthard	862	Christopher Fouke	723	William Knight	644	Joleen Bray	586	Jacqueline LaBlanc	534	Kelsey Roth
1,069	Gregory Pomeroy	970	Antonio Lipscomb	858	Robert Pace	723	Marco Ruizoto	644	Margaret Donegan	585	Ariel Vela Della Vedova	534	Melan White
1,068	Daniel Karris	968	Anita Rogers	857	Jennifer Robinson	723	Rhonda Hilde	643	James Sदान	583	Maritha Martin	534	Connor Bell
1,066	LaTonya Tucker	968	Andrew Dorf	856	Daniel Dunham	723	JoanneMarie Nabong	639	Yadollah Pourialali	583	David Gonzalez	531	Mark Kelsch
1,065	Ryan Cash	963	Leonel Deras Nochez	856	Bradley Kissinger	722	Sara Rios-Pacheco	639	Preston Schmidli	582	Thomas Osborn	530	Mose Craddock
1,065	Chagai Englender	962	Edy Haddad	855	Jonathan Dupre	721	Yvette Nelson	639	Catherine Fisher	582	Ciewana Bozeman	528	Delaine Folds
1,065	Terrence Smith	962	Zane Moore	855	Tom Weller	721	Adam Wolcott	638	Kristi Stephens	582	Thames Nolan	528	Earle Harris
1,063	Matthew Kurey	961	Rachel Byrne	853	Craig Deeken	720	Lori Dacyk	638	Jamie Faulkner	581	Samuel Delevoe	527	Luisa Ahololei
1,061	Lamont Sheppard	960	James A Smith	851	Gregory Giesler	719	Thomas Tulowiecki	637	Christopher Asbury	580	Khamal Bailey	526	Jerrard Brown
1,061	Matthew Courtney	960	Edwin Rosa	850	Marielys Montero-Gonzalez	718	Raymon Reynolds	636	Laura Dennee	579	Todd Lightner	526	Elaine O'Neill
1,056	Kimberly Wenzel	958	Jeremy Gibson	850	Mauri Ramirez	717	Wendy Moore	635	Lisa Martin	579	James Frese	526	Briana Cooper
1,053	Steven Steele	958	Sam Chan	849	Shannon Farrington	716	Courtney Davis	635	Richard Valentine	579	Marlene Solis	525	Christopher Shuman
1,052	Shanna Woods	957	Richard Rolsen	847	Rowena Keren	715	Jaivon Palmer	633	Karla Stewart	578	Danessa Seward	525	Steven Trattar
1,051	Aaron Jones	957	Randolph Smith	845	Robert Drake	713	Marcel Roane	632	Landon Martin	578	Yvette Quintana	525	Raymond Lau
1,048	Robert Ulreich	956	Marcus Martin	845	Javonna Tracy	713	Nelson Saladen	632	Whitney Williams	577	Jorge Guerra	524	Elizabeth Watson
1,048	Kelsi Jewell	956	Beth Blumershine	845	Jessica Lowry	713	Emad Fakhreddine	631	Douglas Wells	575	Anne Hooper	523	Darrin Roberts
1,047	Quentin Polk	956	Shelby Poston	844	Cynthia Munoz	713	Eric Pratt	631	Vanessa Jackson	575	Carlton Mack	523	Casey Finley
1,045	Nickoy Hylton	954	DeAnthony Hartman	841	Autumn Wilkins	711	Liam Gillis	631	Abdul Yusuff	575	Stephanie Ayers	523	Denielle Johnson
1,043	Colin Quigley	953	Josue Olivares	841	Madeleine Conn	704	Gregory Hayman	630	Omar Sanchez	574	Margarita E Aguila Campos	522	Robert Tierney
1,043	Reina Vaquerano	952	Mark McGinnis	839	Gerald Lake	701	David Young	630	Drake Walker	573	Nicholas Dagneau	522	Bryan Fox
1,043	Julian Docks	950	Tevita Tupouniua	837	Jonathan Gibford	701	Sarah Dulany-Gring	628	Ladonna French	573	David Robinson	522	Sharon Neufeld
1,038	Kevin Haines	949	Keaton Collins	833	Jordan Richardson	700	Levi Porto	628	Cyntesa Tuoyo	572	Matthew Pierotti	521	William Htering
1,037	Alejandro Gonzales	947	Brian Thai	832	James G Morris	700	Amysha Craig	627	Robin Tryzbiak	572	Nelson Joga	520	Rebecca Lewis
1,037	Melissa Maldonado	947	Derek Sandilands	832	Jacob Reyes	699	Robert Bachman	627	Xylina Ibanez	571	Holly Nguyen	520	Janae Thomas
1,035	Cathleen Hairston	946	Kevin Dotzel	832	Maria Consunji	697	Jacob Skinner	626	Alexa Burm	570	Thomas Brown	520	Ricardo Garavito
1,033	Joshua Crisp	942	Joannah Irvin	832	Irvin Moonassar	695	Venus Grier	626	Cristi Huffman	569	Raymond Nichols	519	Inna Grigorov
1,032	Zachary Farrell	939	Kesline Previl-Francois	832	Raven Pegues	695	Henry McCormick	623	Charles Belt	569	Brendan Bradfield	518	Tauava Pitoai
1,030	Graham Moore	938	Nichole Alanis	831	Aaron Parks	692	Craig Strompf	622	Todd Onstott	568	George Connell	518	Mark Glazer
1,029	Maren Conway	935	Mathew White	831	Oliver Nivaud	691	Hector Wilson	622	George Matos	566	Shauna Hannemann	517	Kingsley Ke-Eh Tazinya
1,029	Crystal Camacho	933	Lauren Wyatt	830	Sean Hansen	691	Jennifer Jantzen	620	Tovaughna Tipton-Adams	566	Sara Nelson	517	Clayton Blasa
1,028	Maria Pantalone	932	Adelfa Parinas	830	David Norman	686	Susan daCruz	620	Douglas Ballard	566	Joshua Randolph	516	Seth Aganski
1,028	Rene Ortega	931	Martha Tillman	828	Joshua Schofield	686	Brock Lampe	619	Matthew Chamberlin	565	LaToya Walters	516	Emmanuel Dorastan
1,028	Myesha Perkins	931	Christopher Clark	825	Nicholas Purdue	684	Jeffrey Serbin	618	Deante Young	565	Kristen Rich	515	Odilia Goulart
1,027	Micah Emenike	929	Bernardo Lopez	825	Oscar Carter	684	Quashara Locklear	618	Casey Sperzel	565	Tracie Bettencourt-Mejias	514	Rhonda Reygaert
1,019	Belinda Rickles	929	Joan Aquino	823	Thomas Longino	684	Iris Saavedra-Garcia	615	Jerome Boyd	565	Lawrence Hauck	514	Alison King
1,017	Lockert Johnson	927	Michael Dahms	822	Daniel Perkins	683	Benita Jackson	614	Nadine Smith-Johnson	564	Nadine Smith-Johnson	513	Hamilton Cribbs
1,017	Huihann Wee	921	Shirley Patey	817	Stacy Cortez	682	Elyse Bryan	613	Rafi Nawabi	564	Aline Balbino	513	Lioder Metellus
1,017	Matthew Bell	921	Steven Barbesh	817	Oren Stephens	681	Michelle Leese	613	Wade Moore	563	Dara Jean-Pierre	512	Erin Chesteen
1,015	Leah Carey	920	Hussain Mir	814	Chantel Floyd	680	Arlene Harty	612	Julie McQuoid	562	Nicole Sanders	512	Altair Astor
1,015	Taneshia Solomon	919	Scott Mudrak	812	Kevin Cromwell	680	Suzanne Sigler	612	Iryna Sushkova	562	Glenn Arakawa	511	Troy Williams
1,011	Carolyn Havens	919	Duni Olusegun	812	Christopher Haywood	680	Kimberly Alston	611	Mickiewicz Cassy	561	Mickiewicz Cassy	510	Christopher Bennett
1,011	Lydia Lozano	917	Charles Comer	812	Ritika Takahere	679	Rafael Gonzalez Zerpa	610	Clarence Hayman	561	Zachary Davis	510	Lindsay Nielsen
1,009	Patricia Romero-Otero	912	James Bonsall	811	Adeola Obasanya	678	Janel Wilder	609	Torrance Jacko	560	Samaiya Minor	510	Jesse Wise
1,008	Nauleni Tuionetoa	911	Julie Griffin	811	Shundrekia Smith	676	Raymond Ross	608	Delores Aguilera	559	Nigel Turpin	509	Collette Chapman
1,007	Arzell Westestell	911	Crystal Adams	811	Teng Lim	675	Wanda Williams	607	Norman White	558	Kervens Melidor	508	Ryan Fickert
1,006	Ryan Folck	910	Paulo Miranda	810	Eric Credle	675	Ceaser Silva	607	Ian Richard	557	Matthew Brazeau	504	Shelly Stambach
1,005	Michael O'Donnell	909	Nichole Roderick	810	Britney Radix	673	Bryon Sturgill	606	Joshua Hunt	556	Danielle Johnson	504	Ray Vance
1,004	Kayla Taylor	908	Noel Rose	808	Jordan Arcuri	671	Kevin Ishikane	606	Donel Samuels	556	Eric Fuller	503	Amanda Heilman
1,004	Ruth Charlesworth	904	Andrea Yee	807	Soonalote Taogaga	671	Joel Nunez	606	Matthew Bilodeau	555	Jason Thomas	502	Steven Mason
1,004	Lucas Stokes	902	Juan Gutierrez-Nunez	806	Kareem Mutia	670	Charlemagne Yu	606	Darrielle Morris	554	Erin Sanchez	502	Amanda Rosales
1,003	Vicki Schettler	899	Elizabeth Lo	806	Sarah Kuhn	670	Vicky Ducharme	604	Leo Burge	553	Helen Taylor	502	Vachel Hudson
998	Eric Konley	898	Tammy O'Brien	805	William Robinson	669	Cheikh Diop	603	Harold Murphy	552	Carley Hosley	501	James Kinman
997	Daniel Haggard	896	David Palmer	805	Unique Hunnicutt	669	Erik Bertsch	603	Randy Schubert	552	William Bryan	501	Mohamed Haddadi
997	Mele Taufa	892	Vishwanath Sankaran	805	Ian Corn	669	Rachel Kelley	603	Thomas Reddoch	552	Michael Cain	501	Kyle Barter
996	Felicity Hammill	892	Darren Carter	804	Kyle Hopkinson	667	Joshua Acuay	603	Allan Sandidge	552	Azar Afnan	501	Kayla McIver
996	David Kerul	891	Rhiarna Russell	803	Kiera Winslow	667	Tonia Reaves	602	Travis White	551	Shelley Duck	501	Irving Jackson
995	Nicholas Groenewegen	890	Christopher Chulock	802	Lee Jeffers	733	Joseph Luminiello	601	Macy McHood	551	Jay Asquith	501	Meghan Modrak



# SA/GA DIRECT CODE FIELD TRAINING BONUS

# REINSTATEMENT BONUS



**1** **ANDRZEJ SERTLER**  
\$14,134  
Sabrina Lloyd

**2** **PAULINE CRESSWELL**  
\$10,534  
Steve Friedlander

**3** **STEPHEN GIDDENS**  
\$5,769  
Steve Greer

**4** **ENRIQUE SANDOVAL**  
\$5,379  
Sabrina Lloyd

**5** **DUANE SHAW**  
\$5,018  
Sabrina Lloyd



**1** **SAMI MOGANNAM**  
\$5,349  
Jatoff-Foti

**2** **RICHARD WALUS**  
\$2,207  
Bob Olson

**3** **DASON PHAUL**  
\$1,563  
Theodore Pappas

**4** **JOSEPH SMITH**  
\$1,429  
Simon Arias

**5** **RYAN VOPAT**  
\$1,352  
Surace-Smith

## OCTOBER BONUS LEADERS

**October Bonus Payout: \$342,488**  
October Bonus Qualifiers: 449

## OCTOBER BONUS LEADERS

**October Bonus Payout: \$47,870**  
October Bonus Qualifiers: 144

- |                                 |                              |                          |                            |
|---------------------------------|------------------------------|--------------------------|----------------------------|
| \$14,134 Andrzej Sertler        | \$1,922 Jamie Schulz         | \$1,164 Daniel Dunham    | \$770 Iris Saavedra-Garcia |
| 10,534 Pauline Cresswell        | 1,893 Adam Stowe             | 1,161 Derron Alexander   | 761 Carey Markoe           |
| 5,769 Stephen Giddens           | 1,883 Elias Boles            | 1,152 Sean Hansen        | 758 Danie Frenette         |
| 5,379 Enrique Sandoval          | 1,869 Min Mitchell           | 1,150 Christian Fahey    | 753 Zathia Zarza           |
| 5,018 Duane Shaw                | 1,845 Immacula Jacques       | 1,136 Craig Ebinger      | 752 Hirenkumar Patel       |
| 4,678 Jonathan Boyd             | 1,827 Jerricho Call          | 1,130 Katie Heuer        | 741 Kelvin Fernandez       |
| 4,362 Joshua Krueger            | 1,795 Jamie Cates            | 1,130 Nicholas Greene    | 733 George Taramas         |
| 3,988 Tom Weller                | 1,783 Bryan Juskiw           | 1,114 Jenna Grola        | 729 Sokol Fazliu           |
| 3,814 Patrick Guthrie           | 1,741 Erin Moyer             | 1,065 Dustin Holtz       | 727 Victor Ciesielski      |
| 3,633 Lynne Hebert-Ouellette    | 1,727 James Cassie           | 1,056 Katalina Halaunga  | 721 Reinaldo Martinez      |
| 3,517 Alon Fischer              | 1,713 Nicholas Scordos       | 1,044 Jahhad Crawley     | 712 Colton Capps           |
| 3,503 Ulrich Jansen             | 1,713 Huihann Wee            | 1,022 Komo Davis         | 712 Eyad Awadi             |
| 3,269 Christian LaBoy           | 1,699 Jenna Valentine-Thomas | 1,017 Bethany Dibble     | 695 Ivonne Perez           |
| 3,265 Robert Schneiderman       | 1,679 Antonio Ramirez        | 1,015 Gregory Brown      | 689 Boris Mendes           |
| 3,247 Jeffrey Lewis             | 1,607 Oscar Betancourt       | 1,001 Tammie Hartman     | 684 Tyler Worstall         |
| 3,221 Holly Lacey               | 1,589 Michael Kachenmeister  | 987 Kevin Kyler          | 679 Juan Venegas           |
| 3,211 Jamie McCrea              | 1,560 Teng Lim               | 980 Robert Tenore        | 675 Gilbert Hicks          |
| 3,074 Marielys Montero-Gonzalez | 1,550 Eric Peyton            | 979 Kade Beck            | 656 Angelique Lavalay      |
| 3,065 Edwin Rosa                | 1,541 Taylor Foster          | 968 Jeremy Gibson        | 655 Daren Davis            |
| 3,026 Melinda Witkop            | 1,511 Mickey Adkins          | 953 Anthony Sava         | 653 Linda Eichelberger     |
| 2,973 Michael Nowak             | 1,509 Jeffrey Gilliana       | 945 Kayla Taylor         | 639 Patricia Cicerale      |
| 2,937 Chelsie Young             | 1,484 Carolle Landry         | 925 Ashley Wenning       | 639 Calvin Irving          |
| 2,830 Elizabeth Tompkins        | 1,470 Joseph Quintons        | 924 Alma Lozano          | 638 Gretchen Crady         |
| 2,747 Travis Kovach             | 1,456 Morgan Lobello         | 894 Christopher Bentley  | 629 Kyle Mitchell          |
| 2,657 Austin Soboleski          | 1,455 Lesina Ah Sue          | 885 Solomone Havea       | 624 Bernard Ballou         |
| 2,638 Demitrius Lucas           | 1,437 Ronald Lackey          | 875 Noel Rose            | 618 Wanda Williams         |
| 2,476 Kyle Schimizzi            | 1,415 James Frodyma          | 861 Felicity Hammill     | 612 Allen Watson           |
| 2,410 Sandra Sandoval           | 1,404 Delores Aguilera       | 851 Peggy Gonzalez       | 600 Amanda South           |
| 2,299 Ricardo Galvez            | 1,390 Natalie Soboleva       | 845 Murray Nagler        | 600 Krystal Gordon         |
| 2,294 London Nelson             | 1,382 Donald Devoise         | 842 Rachel Gallagher     | 598 Marie St Germain       |
| 2,276 Armando Aiello            | 1,371 Maresa Rone            | 834 Frank Cordaro        | 585 DeAnthony Hartman      |
| 2,247 Christina Meyer           | 1,367 Lalitha Janardhanan    | 834 Julia Loboda         | 577 Kylee Saldivar         |
| 2,242 Kingsley Ke-Eh Tazinya    | 1,335 Damaris Henderson      | 833 Marce Garbett        | 571 Arien Seemann          |
| 2,235 Steve Bryant              | 1,326 Donald Gregoire        | 828 Sharon Barnes        | 557 Bradley Gray           |
| 2,198 Geddes Robinson           | 1,314 Jonathan Kinnard       | 820 Jamie Faulkner       | 555 Carmen Lindmark        |
| 2,055 Robert Ford               | 1,309 Michael Shaba          | 820 Harrynarine Ramoutar | 548 John Donovan           |
| 2,053 John Bacaron              | 1,295 Julian McClain         | 817 Richard Pazak        | 537 Breanna Washington     |
| 2,032 Christopher Murray        | 1,293 Ian Richard            | 810 Deja Wesby           | 534 Amr Shater             |
| 2,029 Christine Barbour         | 1,281 Dale Meyer             | 806 Pablo De La Cruz     | 534 Melissa Foy            |
| 2,019 James Sodan               | 1,245 Steven Stensrud        | 780 Nickoy Hylton        | 533 Michael Neilson        |
| 2,016 Nacole Newbold            | 1,230 Leah Geiser            | 778 Jeremy Schroeder     | 526 Jamie Winters          |
| 2,007 Amber Dregalla            | 1,199 Michael O'Donnell      | 778 Ronald To            | 520 Joseph Kleeb           |
| 2,001 Michael Stuver            | 1,198 Anthony Batista        | 777 Gian Trinidad        | 510 Janet Buckley          |
| 1,999 Brian Gilmore             | 1,186 Kasey Williamson       | 772 Robert Peters        | 507 Aldina DaRosa          |
| 1,946 James DePetro             | 1,183 Nicholas Lasala        | 772 Alix Albright        |                            |

- |                       |                        |                         |                            |
|-----------------------|------------------------|-------------------------|----------------------------|
| \$5,349 Sami Mogannam | \$982 Timothy Byrnes   | \$715 Herivelto Pereira | \$670 Nadine Smith-Johnson |
| 2,207 Richard Walus   | 934 Joseph Faisant     | 715 Lily Tchen          | 605 Benton Tong            |
| 1,563 Dason Phaul     | 917 Ronald Rivera      | 710 Leon Thompson       | 597 Anna Senra             |
| 1,429 Joseph Smith    | 884 Ronald Friedlander | 705 Lidia Meglei        | 565 Corina Araujo          |
| 1,352 Ryan Vopat      | 871 Mitchell Look      | 677 Jennifer McDonald   | 555 Andrew Pepper          |
| 1,217 Olga Tsymbal    | 725 Maurice Baritz     | 671 Bradley Weigand     | 529 Gjergji Zemblaku       |

# 4 BONUS TOTAL: \$4,631,737

<b>WORLD'S GREATEST</b> \$2,174,685	<b>LEADERSHIP</b> \$2,066,694	<b>SA/GA TRAINING</b> \$342,488	<b>REINSTATEMENT</b> \$47,870
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**Joshua Dishong**  
Zach Hart Agency  
Contract Date 01/04/12  
Qualified October of 2014  
\$1,084,103 of Net ALP



**Adam Kahn**  
Don Foti Agency  
Contract Date 03/19/03  
Qualified October of 2014  
\$1,005,515 of Net ALP

## FOUNDERS CLUB

## Directors of the Month

October Qualifiers — Outstanding Producers & PR Representatives:



**Rona Pileggi Spano**  
Chicago  
10th Qualification  
9,641 Cards



**Dustin Dunbar**  
Altig-Orlovic  
7th Qualification  
\$107,757 Net ALP  
90.5 Ret



**Lesina Ah Sue**  
Steve Friedlander  
5th Qualification  
\$61,814 Net ALP  
84.5 Ret



**Amy Shui**  
Giglione-Ackerman  
5th Qualification  
\$60,564 Net ALP  
84.3 Ret



**Michael van Delft**  
Imran Satti  
3rd Qualification  
\$80,952 Net ALP  
81.2 Ret



**Justin Germany**  
Dan Rubio  
3rd Qualification  
\$68,573 Net ALP  
83.2 Ret



**George Kamel**  
Surace-Smith  
1st Qualification  
\$123,913 Net ALP  
77.7 Ret




**Scott Dehning**  
Sales Director  
Scott had 53.5% growth over October 2013.




**Laurie Onasch**  
PR Director  
Laurie is the Top Director for October 2014 with 66.41% Lead Growth.

## Perspective



**Rob Falvo**

Executive Vice President  
AIL & NILICO

## Heart & Unity

The leaders of this company understand that we will not reach our goals of getting to 10,000 Agents and \$250 million ALP all at once.

Our seconds, minutes, days, weeks are filled with ideas, thoughts, actions, success, failures, and reactions to those successes or failures. A year in the life of our business is a 365-day stream of events. It is not humanly possible to win or succeed with every decision we make, every idea we implement or action we take.

No matter what your role is in life, there are always smaller encounters within the larger whole. There are skirmishes within a battle, battles within a campaign, and campaigns within a war. Each small victory improves the odds that we will succeed at whatever that moment of truth is in our time.

The end of 2014 looms large. In that time frame there will be moments, different for each of us that will define winning from losing, success from failure in the long run. We need to understand when those moments are upon us and seize those moments by giving an effort so strong, so intensive and so intuitive that it could only be called one from the heart.

As we continue our journey towards our company goals, let's be UNITED.

Much of my reading lately has been of a religious/spiritual nature. One of the drivers of my spirit, both at home and at work has been UNITY. At first I was thinking "I can't get it out of my head."

Then it dawned on me: I don't want it out of my head.

When you ask in the Christian world, "What is the greatest power that allows the unsaved to make a decision for Jesus?" It isn't prayer, though this is important. It isn't good deeds, though deeds indicate a good relationship with God. It isn't good behavior, though Christ commands us to be obedient.

The greatest power we have over darkness is unity.

We as a company are no different. The greatest power we have to achieve the levels of greatness this company will achieve in the years to come is UNITY.

When there is unity, there is power. Scripture tells us five will chase 100, but 100 will chase 10,000 (Leviticus 26:8). There is a dynamic multiplication factor in unity of numbers. We are a hundred times more effective when we are a unified group; when we are one and our hearts are in the same place; when we are drawn to each other with a common mission.

When there is TRUST, the walls fall down. Any competition is destroyed. Our UNITY is manifest to the people and world around us.

I want to thank you for the great year you are having and are finishing. It really excites me because it is only a taste of what you and we are going to accomplish in the coming years.

In closing, let me remind you of three things I think are important:

1. If you and I are not part of the solution, we are part of the problem.
2. There will never be anything wrong with American Income that can't be fixed by what is right with American Income.
3. If every one of us steps it up a notch or two — if we all *SHIFT* — something incredible will happen.

*Rob Falvo*



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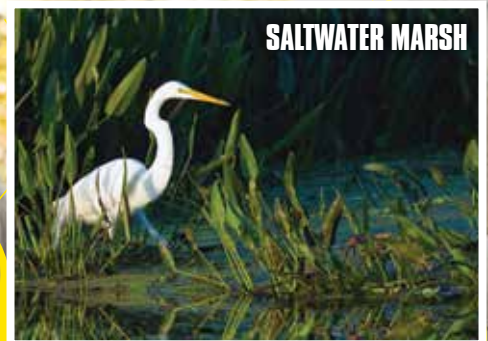
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